

The NATIONAL UNDERWRITER

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Conn. General Posts Reply Argument In Suit To Buy Property Subsidiary

Connecticut General, in a reply brief filed with the appellate division of the New York supreme court, said that the issue as to whether the New York department can rightfully oppose the insurer's formation or purchase of a fire and casualty company turns on one simple fact—that unless sections 42(3) and 193(2) of the New York insurance law can be construed to prohibit an out-of-state insurance company licensed in the state from owning a controlling interest in a subsidiary doing a different kind of insurance business, it follows that Connecticut

General is entitled to judgment in its favor.

Moreover, the reply brief argues, the New York department "can point to no language in those sections which contain such a prohibition."

15 Companies Favored

It is incontrovertible, says the brief, that under the sections an insurance company incorporated or licensed in New York can engage in only the kinds of insurance business it is licensed to do. However, if owning a controlling stock interest in a company doing a

different kind of insurance business is interpreted as "doing such business," then 15 life and fire and casualty companies are all operating illegally within the state, which of course is not the case, the brief states.

Oral arguments in the case were being presented in the appellate division as this issue went to press.

Sections 42(3) and 193(2), the Connecticut General reply brief argues, relate only to the kind of business an insurance company may engage in, and says nothing about the stocks it may

(CONTINUED ON PAGE 11)

More Details Given On ALC Annual At Chicago Oct. 10-14

The program for the general sessions of American Life Convention's annual meeting at the Edgewater Beach Hotel, Chicago, will be held Oct. 12-13. J. C. Higdon, chairman Business Men's Assurance and ALC president, is also chairman of the program committee. He will preside at both general sessions and at the executive session Wednesday afternoon.

W. Lee Shield, executive vice-president of ALC, will open the program Wednesday morning, and the first item of business will be the presentation of a "Memorial to Claris Adams," late executive vice-president of the Convention. The first speaker will be Sam N. Beery, NAIC president and Colorado commissioner. Mr. Shield will then present his report for 1960.

The Thursday morning general session will include talks by Charles J. Zimmerman, president Connecticut Mutual Life; Lloyd M. Bentsen Jr., president Lincoln Liberty Life, on "Small Companies—Lemons or Lemonade;" Dr. Vincent Askey of Los Angeles, president American Medical Assn., and R. Leighton Foster, managing director Canadian Life Insurance Officers Assn., on "Life Insurance Across Our Common Border."

To Hear Safety Expert

The afternoon session on Thursday will include Howard Pyle, president National Safety Council, on "The Role of the National Safety Council," who will then, with Frederic W. Ecker, chairman Metropolitan Life, make the presentation of Metropolitan's award for research in accident prevention. Also, Dr. Hugh L. Dryden, deputy administrator National Aeronautics and Space Administration, on "The Impact of Space Exploration on Human Affairs," and Walter Cronkite, CBS news correspondent, on the current news situation.

On Wednesday afternoon at the executive session Alfred N. Guertin, actuary of the Convention, will give his report, and Lee N. Parker, administrative vice-president of ALC and president of American Service Bureau,

will give his annual report of the American Service Bureau. These speakers will be followed by the reports of the standing committees and the group will then take up new business, and new officers will be elected. This year a new president will be elected and four members to the executive committee.

Sherwin C. Badger, vice-president of New England Life and ALC Financial Section chairman, will preside at this section's meeting Oct. 14. W. Sheffield Owen, vice-president Life of Georgia and chairman ALC Combination Companies Section, will be in charge of the section's luncheon meeting Wednesday afternoon.

Financial Section

At the Financial Section meeting, John Harriman, financial editor Boston Globe, will speak on "The Emerging New International Economic Situation." A. E. Grauer, president British Columbia Power Corporation and president of British Columbia Electric Co. of Vancouver, will give the audience his "Impressions of the U.S.S.R." The final speaker at the first session will be C. Canby Balderston, vice-chairman of governors Federal Reserve System.

The first speaker that afternoon will be Joseph W. Lund, vice-president and director R. M. Bradley Co., Boston, on "Trends in Real Estate." Wind-up speaker of the section meeting will be Hans A. Widenmann, partner Carl M. Loeb, Rhoades & Co., New York. The meeting will conclude with a business session and election of officers.

The Combination Companies Section will continue its traditional pattern of holding a luncheon meeting on Wednesday. The speaker will be Charles W. Campbell, vice-president Prudential at the Jacksonville, Fla., regional home office. He is a CLU.

N. Y. Supervisors To Hear William Harmelin Oct. 11

NEW YORK—The New York City Life Supervisors Assn. at its first luncheon meeting of the season Oct. 11, will hear William Harmelin, supervisor of the Harmelin agency here for Continental Assurance and a specialist in disability insurance, speak on the role of disability insurance in the buy and sell agreement.

Weekly Newspapers Offered New Column On Life Insurance

Institute Will Provide Answers For Readers Of Syndicated Feature

"Family Financial Protection," a column on life insurance with answers supplied by Institute of Life Insurance to questions asked by readers, is this week being offered to some 10,000 weekly newspapers. It is being syndicated by Community Feature Service of Frankfort, Ky., formerly a department of the Western Newspaper Union. For the present at least, it is being restricted to weeklies.

Each column will cover two policyholder questions. Among the questions answered in the first dozen columns sent to the papers are:

"I was recently advised that term insurance is much cheaper than the kind of life insurance I have and that I'd do better to have term policies. True?"

"Last year I lapsed my policy when I was under terrific financial pressure. I would like to have the insurance protection again. Do I have to buy a new policy or can I have the old one put back in force?"

"I've heard that life insurance companies are adopting a new mortality table, based on the improved death rates of today. Is this true? Will it reduce the cost of my life insurance? How soon can I expect the reduction?"

(CONTINUED ON FOLLOWING PAGE)

Wyoming Heads List Of States In Aug. Ordinary Increases

Wyoming led the other states in percentage increase in August ordinary sales, with South Dakota placing second and Alaska getting third place, according to LIAMA. The respective gains of the three states were 36%, 32% and 29%.

Hawaii, with an ordinary sales percentage increase of 23% for the first eight months, led the states in this period. Nevada and Alaska, both with a 17% gain, tied for second place.

National Fraternal Congress Report Starts On Page 20

They'll Run LAA During The Coming Year



The 1960-61 officers and executive committee of Life Insurance Advertisers Assn.: From left, seated, editor, John V. Blalock, Liberty Life; treasurer, John P. White, Lincoln National; immediate past president, Robert S. Kieffer, Metropolitan Life; president John L. Briggs, Southland Life; vice-president, L. Russell Blanchard, Paul Revere Life; secretary, George H. Kelley, New York Life.

Standing, Henry E. Arnsdorf, Prudential; Clay R. Alexander, Lamar Life; William A. Neville, Great-West Life; Richard W. Marsh, California-Western States Life; Myron Jones, Union Central Life, and Robert B. Lancaster, Life of Virginia. Election took place at the recent convention in New York City.

Weekly Newspapers Offered Column On Life Insurance

(CONTINUED FROM PRECEDING PAGE)

"Before accepting a new job offer, I want to be sure it will not jeopardize my life insurance. The job is in an atomic plant."

"A fellow commuter mentioned something the other day about putting a common disaster clause in his life insurance. What is this? Is it good? Is it expensive?"

"I am reaching 65 next year and will have to drop off to a very small income compared with today. What can I do about my life insurance? The premium on my \$15,000 will be far too big for me to carry."

"My wife and I are taking a spring vacation in Paris. If we go on a new jet will our regular life insurance cover us? By the way, can those jet pilots buy life insurance?"

"Why do I have to pay interest on my life insurance policy loan when it is my policy and my cash value?"

"I recently heard a life insurance term which I don't understand—vesting. What does it mean?"

Answers Brief, Non-Technical

The answers to the questions are brief and avoid technical language. An example is the answer to the first question mentioned, about term insurance, which reads as follows:

"Term life insurance is the lowest premium policy you can buy, but it is not always the cheapest or most economical. Term insurance is for relatively short-term insurance needs, like covering a loan or mortgage, or giving extra family protection for a few years until your income increases, to provide a full insurance program. Remember that you seldom can get term insurance after 65 and thus, if you have only term policies, you will wind up without any family protection. Also, while lower in cost today, as you get older, term insurance becomes more expensive than the regular cash-value or permanent plans. In fact, term insurance eventually becomes prohibitive. Use term insurance for term needs only. This is playing it safe, and you buy life insurance to be safe."

Even if not adjudged to be of sufficiently general interest to merit publication, questions will be answered by mail by the institute staff. In the case of questions covering some details in a family's program of life insurance, the answers will conclude with the sentence, "Whatever you do, consult your life insurance agent and he will give you expert advice on what is best—and that advice won't cost you a cent, either."

LOMA Debit Insurance Forum Proceedings Now Available

Copies of the proceedings of the Life Office Management Assn.'s recent debit insurance forum have been distributed to member companies. The 234-page book is a complete record of the 2½-day meeting held at New Orleans, March 28-30. Copies are available at the LOMA staff office at 110 East 42nd St., New York 17, N. Y., at \$5 to members (for additional copies) and \$8 to nonmembers, plus 25 cents for postage, and 3% New York City sales tax where it applies.

Standard Security Life has been licensed in Pennsylvania and West Virginia.

Health Cover Should Pay Bills, Not Debilitate Nation, Individuals

Health insurance should be judged not only on its ability to help people pay for their health care, but also on the "quality, quantity and cost of care, and its effects on the operation of the economy generally, on the form and processes of government, and on the character and opportunity of the individual citizen," declared E. J. Faulkner, president of Woodmen Accident & Life, at the Symposium on Insurance and Government sponsored by University of Wisconsin. In his paper titled "Health Insurance and Social Policy," Mr. Faulkner refuted criticism of health insurance and pointed out the consequences of tying compulsory coverage

onto social security.

Tracing health insurance back to its origin, he said it was developed during the transition from a predominantly rural, agricultural country to an urban, industrial nation. The close-knit family circle, which was able to take care of its own with the aid of the family physician, went out, and a new socioeconomic mechanism was needed to help people weather the financial storms of disability.

He attributed this need partly to heavy, progressive income taxes, which prevent most people from accumulating

capital to pay unexpected losses, and to the American penchant for mortgaging the monthly paycheck, which precludes paying losses out of current income. Impetus was given to the development of health insurance by security-consciousness engendered by the depression. Organized labor also stimulated the growth of health insurance. When estopped from bargaining for increased wages during World War II, unions demanded fringe benefits.

Today health insurance enjoys popular approval; nevertheless, despite the absence of widespread dissatisfaction

(CONTINUED ON PAGE 33)

Indianapolis GAs Hear Supervisory Techniques

E. Leo Smith, general agent at Indianapolis for Massachusetts Mutual, told the September meeting of Indianapolis General Agents & Managers Assn. that he was more interested in the end result than he is in simply hiring a lot of men.

Mr. Smith said he talks to at least 40 men for every one he hires. Of the 45 he has hired in the last 15 years, 11 were located by supervisors, nine came from a placement service, seven from personal observation, five were walk-ins and two came from direct mail to policyholders.

His training program has three major objectives, Mr. Smith stated. Teaching how to prospect, teaching a good sales presentation and teaching time control and organization.

"We require daily and weekly reports from every man as long as he is on financing, because we assume that if he has done this for two and a half years, it will have become a habit with

him," the speaker said. "Although our training is continuous, it soon blends with what I consider supervision."

Mr. Smith listed some important factors in supervision: The general agent must be technically competent; he should stay close to his men so he knows how they feel and what they are doing; know the wives; be available to go on calls with men, new or experienced, and use contests.

American Heritage Life Acquires Acme United

American Heritage Life of Jacksonville has bought control of Acme United Life of Atlanta. About 60% of Acme has been bought from Harold T. McCart, president, and Maple Drive Investment Corp. Remaining Acme stockholders have the option of selling their holdings for cash or exchanging their stock for that of American Heritage. Purchase price for Acme shares is \$7 per share.

Guaranty Savings Buys 22% More Of Carolina

Guaranty Savings Life of Montgomery, Ala. has purchased a second block of stock, amounting to 22%, of Carolina Life. This block, purchased from Midwestern United Life of Fort Wayne, brings the total of Guaranty Savings holdings in the South Carolina company to 44%.

Ernest H. Woods, president of Guaranty Savings, has indicated that a three-way merger of his company, Carolina Life, and an unidentified insurer is under consideration but no target date has been set.

Carolina Life, primarily an industrial company, has assets over \$50 million and insurance in force of \$360 million. The latest action involving it will not affect the field organization, and the home office will remain at Columbia, S. C.

Equitable Society Again Aids College Faculty Pay

Equitable Society for the sixth consecutive year has made grants to 125 educational institutions aimed at improving faculty salaries at privately-supported liberal arts colleges and universities.

The grants total \$125,000 and were made under Equitable's plan for the support of higher education.

Selection of institutions to receive the grants is made by a special committee of Equitable's board with the assistance of an advisory committee of prominent educators. This year's 125 recipients include 40 colleges and universities in the middle Atlantic states area, 11 in the west, 18 in the south, 38 in the north central region and 18 in New England.

Columbus Blue Cross Gets 19% Rate Increase

The Ohio department has approved a 19.3% increase in rates of Central Hospital Service Assn. (Columbus Blue Cross) covering 29 central Ohio counties. Blue Cross had sought an increase of approximately 22.5%. The higher rates will produce about \$2,285,000 more annual income and are effective immediately for an estimated 530,000 members. Superintendent Stowell indicated the modification of the Blue Cross rate request would minimize proposed additions to surplus during the next two years, commenting that evidence at a hearing failed to disclose a need for surplus beyond present levels.



Looking over the control center of the new IBM 7070 electronic data processing system recently installed by Provident Life & Accident: from left, Victor Covey, manager of the data processing department, Henry Unruh, vice-president and chief actuary, and President R. L. Maclellan. The 7070 is the most advanced IBM machine commercially available, and Provident was the first insurance company in the country to put a 7070 into operation. It is faster than its predecessors and being fully transistorized there is not the amount of heat to remove that is involved with machines using vacuum tubes. It includes a number of input and output tape units, each of which can read or write information magnetically at rates up to 62,500 characters per second.

All of Provident's major accounting jobs, including premium billing, commission accounting and agency accounting, will eventually be handled by the new system.



Hardly any group is too small to get insurance under The Travelers umbrella!

If four or more people are employed in your client's business—the minimum number varies from state to state—The Travelers has a new package of benefits for him and his employees. ¶ Life Insurance, Accidental Death, Weekly Disability Income, Hospital, Medical, Surgical and Major Medical benefits are available in most states. ¶ Amounts of insurance are liberal. Administrative features are simple and streamlined. The cost is low. ¶ Ask your Travelers man about the employee plan for "Four or More."

P.S. How about this plan for your own agency?

THE TRAVELERS

Insurance Companies HARTFORD 15, CONN.

Lincoln National Life Sets Up Reinsurance Office At Atlanta

A new regional reinsurance office has been established at Atlanta by Lincoln National Life.

Heading the office as manager will be James R. Love, formerly executive reinsurance assistant at Dallas. Mr. Love's staff includes Ernest F. Ehresman, regional underwriting manager, William Winter, senior underwriter, Dr. Richard H. Johnson, medical con-

sultant, and Phillip B. Norton, regional office supervisor.

Mr. Ehresman previously has been regional underwriting manager, is las and Mr. Winter is being transferred from the home office. Both Dr. Johnson and Mr. Norton are residents of Atlanta.

Nichols Promoted

Donald D. Nichol, formerly assistant regional underwriting manager, is being promoted to regional underwriting manager and will replace Mr. Ehresman at Dallas. Thomas McCall

is being transferred from the home office to assist in the underwriting operations at Dallas.

In other changes, Robert C. Tookey, assistant vice-president, formerly in charge of reinsurance sales and service, western territory, will have general responsibilities for sales promotion, sales training, publicity and publications. William J. Landen, regional reinsurance manager for the southeastern territory, will replace Mr. Tookey.

Manhattan Life has been licensed in Maine and South Dakota.

SEC Regional Director Says Life Stock Sales No. 1 Problem In West

A warning against "sharpsters" who are fraudulently selling life insurance stock in Washington and other western states has been issued to the citizens in that territory by James E. Newton, regional director of the Securities Exchange Commission.

Mr. Newton said persons in the west are being swindled out of thousands of dollars by the "most vicious bunco scheme with which we are now confronted."

In recent years the sale and purchase of life insurance stocks has become a nationwide pastime. Little companies have sprouted all over the country, most especially in the south, midwest and Pacific northwest. Mr. Newton explains that slick salesmen are buying up stock of newly formed life insurance companies in one state at its regular price and selling it in another state at huge profits.

Promised Big Money

He explained that buyers are told they are getting in on the ground floor of a new company and that they are certain to make big money. He said these sales are "not a reflection on the character of the companies" and that they are cooperating in an attempt to control the situation.

He cited the case of a Colorado company that was selling its stock at \$2. The same stock was sold in Washington for as much as \$16. A stock sold in Montana at \$3 to \$6 was sold in Washington for \$20.

Commenting that many people are being cheated out of their savings, Mr. Newton said he feels "this bunco racket is the commission's number one problem in this western region." He urged that "extreme caution" be used in any purchase of a new life company, particularly if it is not domestic.

St. Lawrence Group Buys Geo. Rogers Clark Ins. Co.

George Rogers Clark Ins. Co. of Chicago has been purchased by the St. Lawrence group of Chicago which consists of St. Lawrence and Apex Mutual. George Rogers Clark will be transformed into St. Lawrence Life and do a general life and A&S business.

At the end of 1959, George Rogers Clark had \$210,000 capital, \$160,000 surplus and an A&S premium income of \$390,000.

S. M. Simon is chairman of the St. Lawrence Companies. Norman B. Omen will be 1st vice-president and director of agencies of St. Lawrence Life.

Levering Cartwright INSURANCE STOCKS

Life-Fire-Casualty

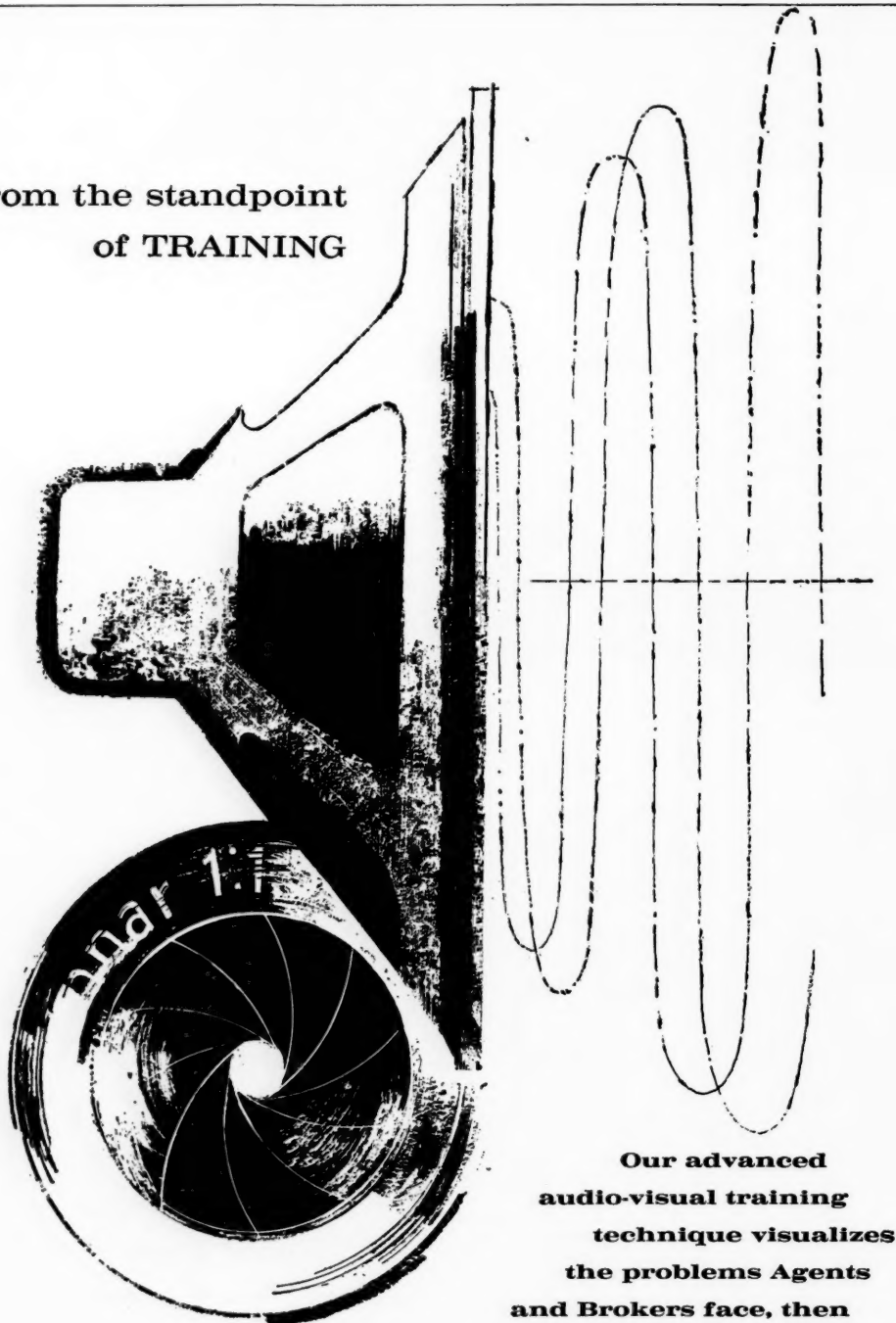
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Members Midwest Stock Exchange

Board of Trade Building
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from the standpoint
of TRAINING



Our advanced
audio-visual training
technique visualizes
the problems Agents
and Brokers face, then
trains and dress-rehearses
them in approaches that will
make their field performances more effective.

Life, Accident & Sickness, Pension Plans, Annuities



Harold New

Harold Cleveland



Harold F.

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William T.
Philadelph

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Harold Franklin New Head Of AALU

Harold Franklin, Canada Life, Cleveland, was elected president of Assn. of Advanced Life Underwriters at the annual convention at Washington.



Harold Franklin

Other officers are John O. Todd, Northwestern Mutual, Chicago, and D. Allan Yambert, New York Life, San Francisco, vice-presidents; William J. Robinson II, independent, Wilmington, Del., treasurer, and William T. Fleming, Phoenix Mutual, Philadelphia, secretary.

Northeastern Runs Sales Course

NEW YORK—Northeastern Life has begun a series of five lectures on business insurance at the Roger Smith Hotel, Lexington Avenue and 47th

Street, New York City, for all agents, general agents and brokers affiliated with the company. It will cover business insurance, based on its recently announced business continuation plan.

Norman H. Tarnoff, director of agencies is conducting the course, with assistance from Ronald S. Miller, secretary, Daniel Yannantuono, treasurer, and Robert B. Brown, superintendent of agencies.

Mass. Assn. Leadership Training Conference Held

Fifty officers of the 11 local Massachusetts life underwriters associations held a two-day leadership training conference at Chicopee, designed to help equip voluntary association officers serve their respective units.

Russell F. Gorman, Massachusetts Mutual, Framingham, president of the state association, served as moderator. His company was host at a reception.

Attending from NALU were Ellen Putnam, National Life of Vermont, Rochester, N.Y., trustee; Ann Bickerton, director of field services, and Taylor Bigbie, counsel.



Four members of the original group insurance committee of NALU were in the 25th year CLU class that was honored at the CLU conferment dinner during the NALU convention at Washington: Spencer L. McCarty, Provident Mutual, Albany, managing director of New York State Assn. of Life Underwriters; David B. Fluegelman, general agent at New York for Connecticut Mutual and a past president of NALU, who was the original chairman of the committee and is also current chairman; John D. Moynahan, manager Metropolitan Life, Chicago, past president of NALU, and Robert R. Reno Jr., Equitable Society, Chicago. Except for Mr. Moynahan, all are currently members of the group committee.



Why Sell Change-Easy Insurance?

(As advertised in Saturday Evening Post)

First. It makes sense to prospects.

Change-Easy is Occidental's modern programming concept that allows a single policy to be adapted to meet most life insurance needs. To his original policy, your client may add up to eight different riders to cover new needs as they arise.

EXAMPLE: He may add (through you, of course) mortgage protection, family income, disability income, additional term, family plan—and more.

Second. Change-Easy builds clients.

As your client expands his basic policy, he automatically expands your business.

Third. Sales help.

National advertising and visual aids bolster your personal selling.

Fourth. Cost.

One Change-Easy policy costs less than separate policies covering the same needs.

Why sell Change-Easy? It protects your client's future. Yours, too.

OCCIDENTAL LIFE

Insurance Company of California

Home Office: Los Angeles / Earl Clark, C.L.U., Vice President

(A MEMBER OF THE TRANSAMERICA INSURANCE GROUP)

We pay Lifetime Renewals... they last as long as you do!

one of the
best
and one of the
busiest

Comparable year-to-date figures continue to show that Central Life's sales consistently run well ahead of the life insurance industry as a whole. There are several reasons why this is so—and Central Life agents agree that an important one is *true graduated premium* on all plans (except single premium). The quantity discount idea, first introduced in the United States by Central Life in 1955, is another example of the sales-minded leadership that's making "One of the Best" one of the busiest, too!

Central Life

ASSURANCE COMPANY, DES MOINES 6, IOWA

Progressive and competitive, yes . . . but not

at the expense of financial security

ASSETS	\$175 Million
SURPLUS	\$14½ Million
INSURANCE IN FORCE	\$620 Million

Look To Field Experiences For Ad Ideas, LAA Speaker Advises

NEW YORK—Use of more "firing-line" material in advertising was advocated by Harry N. Kuesel, consulting manager here for Phoenix Mutual Life, in his address at the annual meeting of Life Insurance Advertisers Assn. Mr. Kuesel was also one of the panel of LAA exhibits judges.

"Use more case histories," he advised. "Remember the farm magazine editor who said, 'We never tell farmers how to farm—only how other farmers farm.'"

"An irate customer wrote to the president of a gadget manufacturing company about its advertising: 'I don't care how old or how big your company is, or what your factory looks like, or where you get your raw materials.' And he closed with this jingle: 'Less about how you came to be, More about the damn thing does for me.'"

"When I was a young agent, a great sales trainer told us, 'The two most

valuable words in the salesman's vocabulary are "for instance." Prove what you're saying with a believable story.'

"That's good advice for ad writers, too. The fire and casualty companies are doing it, with pictures of what happened to their policyholders, and true stories of the benefits of their insurance or the penalties of not having it.

Cites Allstate TV Ads

"Allstate is doing it on television, with believable testimonials by policyholders, including names, dates and places.

"Life insurance can do much better than that, because you don't have to dwell on disaster pictures and stories, even though your first-year death claims are powerful motivators.

"How about tracing the biography of an actual policy, or maybe a set of

four or five policies purchased by one man over a period of years? Perhaps the first was a small endowment policy taken out when he graduated from school, the next an ordinary life contract when he got married, then a family income policy when the first baby arrived, later a mortgage policy, and so on.

When He Borrowed

"Then be sure to include the time he borrowed against the cash value to make a down payment on his first home. And the time he used it to establish a line of credit when he opened up his own business on Main Street. And those three years when he was laid low by serious illness, during which he paid no premiums but saw his life insurance investment steadily increase in value and continue to pay dividends. And then when he returned to his job he was not required to make up the payments he skipped during his illness.

"And finally how in his 60s when his children had grown up and he wanted to quit work, he was rewarded for remaining faithful to his family obligations by having those same policies

create an income for himself and his wife 'as long as they both shall live.'

"Sure, you may say that all your policyholders know about these things from their agents. But you'd be surprised how many of the wives of those policyholders still think of life insurance as only a death ransom, and sometimes persuade their husbands to invest their money elsewhere. It happens every day."

Tell Daily Story

Urging his audience to "tell the story that only life insurance can tell," Mr. Kuesel advised telling the story in terms of every-day transactions passing through the loan department, disability claims, and even cash surrenders. Dig up the dramatic stories behind these cases, not from the home office personnel, he advised, but from the agents who handle them in the field, and who may forget to report the interesting details unless they are asked about them, because of their preoccupation with making sales.

Mr. Kuesel also urged advertising men to explode some of the misconceptions about life insurance. Too many people think they have to hire a lawyer to keep from being cheated by an insurer, when it comes to claims. The die-to-win fallacy should be corrected by impressing people with the amount of money insurers pay to living policyholders.

Borrow more of the sales angles that agents use in the field, the speaker suggested. For example, many people need to be told what happens if the insured withdraws from an insurance plan he has started.

Pension Sales Schools

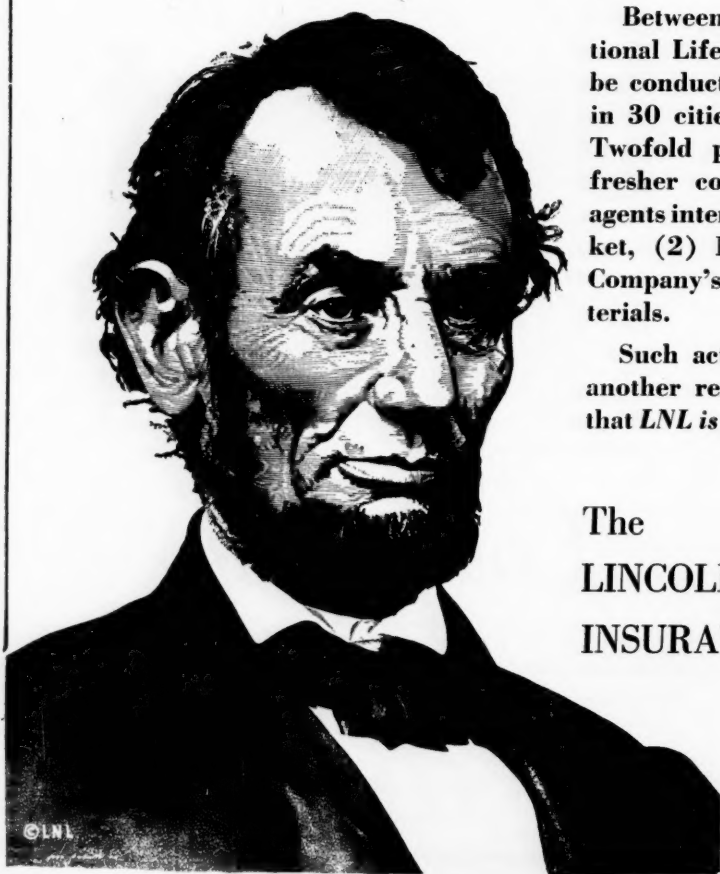
Between now and April, Lincoln National Life pension sales schools will be conducted by home office officials in 30 cities throughout the country. Twofold purpose: (1) Provide refresher course for all Lincoln Life agents interested in this profitable market, (2) Introduce and explain the Company's new pension sales materials.

Such activities and sales tools are another reason for our proud claim that LNL is geared to help its fieldmen.

The
LINCOLN NATIONAL LIFE
INSURANCE COMPANY

Fort Wayne, Indiana

Its Name Indicates Its Character



Health Institute Kit To Aid Debate On Compulsory A&S

Health Insurance Institute has sent insurance reference kits to some 1,500 colleges and universities for use during the coming college debating season.

According to the institute, the committee on intercollegiate discussion and debate of the Speech Assn. of America had chosen, through a poll of college directors of forensics, the debate proposition for nationwide use during the 1960-61 forensic season—Resolved: That the United States should adopt a program of compulsory health insurance for all citizens.

As a result, the institute said, insurance companies, Health Insurance Assn., the institute and other insurance organizations have been deluged with requests for background information on the question. To meet the requests, facilitate debaters' research, and centralize insurance reference efforts, the institute prepared the kits of reference materials.

Three Kits To Each School

Each school has been sent three kits, and HIA members have received one. Individual kits will be furnished upon request, and the institute has made its services available to the participants in the debate for more inclusive information in specific areas.

The kits contain reprints of an address by E. J. Faulkner, president of Woodmen Accident & Life, entitled, "Common Sense and Health Care Costs," and an article written by Ardell T. Everett, 2nd vice-president of Prudential entitled, "March to Utopia—True or Political."

Other works included are the HIA statements of policy and several institute publications.

Success stories...



Bennett Cerf, President of Random House, Inc., world-famous publishers of fine books including The Modern Library and The American College Dictionary; Henry Moyer, Jr., of New England Life.

Bennett Cerf and Henry Moyer, Jr. collaborate on a Profit Sharing Plan for Random House

Meeting and working with interesting men like Bennett Cerf is one of the most satisfying things about his career with New England Life, according to Henry Moyer, Jr. (Dartmouth '51).

Recently, he presented to Mr. Cerf his proposal for a revised Profit Sharing Plan for the staff of Random House. They went over the details together and developed a program which will benefit employees in every salary bracket — providing more life insurance protection for less money than was previously possible.

Henry will, of course, work closely with company officials in servicing this plan through the years. And he'll continue the personal programming for a number of the executives at Random House. This one report of Henry's

activity is just a part of the outstanding job he's been doing for New England Life, ever since he joined us in 1952.

If a career of this sort appeals to you, investigate the opportunities with New England Life. You get a regular income from the start. You can work anywhere in the U. S. A. Your future is full of substantial rewards.

For more information, write to Vice President L. M. Huppeler, 501 Boylston Street, Boston 17, Massachusetts.

NEW ENGLAND
Mutual LIFE Insurance Company
BOSTON, MASSACHUSETTS
THE COMPANY THAT FOUNDED MUTUAL LIFE INSURANCE IN AMERICA—1838

These ads, and others like them, appear in college alumni magazines across the nation. They demonstrate the success the New England Life agent achieves through service to the important people in his community. They also show the personal and financial satisfaction our agents receive while assisting clients toward a better, more secure life.



Bill McDonald, New England Life (left) with Nicholas Camblin, President, Camblin Steel Service, Inc., Sacramento, Calif. Bill discusses contract with Camblin attorney George Paras. The company owners, Mr. & Mrs. Camblin, are enthusiastic about their corporation coverage, and will continue to use Bill's services to meet the needs of their expanding business interests.

Bill McDonald delivers a policy for \$250,000 after only 8 months of selling life insurance

Bill McDonald had a fine record as an enlisted man and commissioned officer in flight engineering. After his discharge, Bill wanted a career where his initiative would enable him to get ahead fast. A job where his earnings would be directly related to his efforts and ability.

A leading Sacramento employment agency told Bill that life insurance selling — and specifically, life insurance selling with New England Life — would give him the best opportunity to realize his ambitions. He went to our General Agent in Sacramento and was impressed by what this company could do for him. He was especially interested in the training and supervisory support which would quickly prepare him to enter the more challenging areas of estate and business security planning.

Bill has done an outstanding job. This quarter-million dollar policy is representative of the kind of performance

that brought him our Rookie of the Year Award for 1959.

If a career like Bill McDonald's appeals to you, there may be a place for you with New England Life. Men who meet and maintain our requirements get a regular income right from the start and can work practically anywhere in the United States.

For more information, write Vice President John Barker, 501 Boylston Street, Boston 17, Massachusetts.

NEW ENGLAND
Mutual LIFE Insurance Company
BOSTON, MASSACHUSETTS
THE COMPANY THAT FOUNDED MUTUAL LIFE INSURANCE IN AMERICA—1838
125th Anniversary of Our Charter

our field men write their own

In this way we have illustrated how qualified men can earn good incomes and achieve stature in their communities through a career in life insurance.

NEW ENGLAND
Mutual LIFE Insurance Company
BOSTON, MASSACHUSETTS

THE COMPANY THAT FOUNDED MUTUAL LIFE INSURANCE IN AMERICA—1838

Organized, Written Procedures Build High Production Agency

While at first glance it may appear that much of this was designed only to maximize time and talents of the management staff, you will also see that much of it was designed to maximize the time and talents of our associates. One of the basic philosophies in our agency was that we should make it possible for the agent to spend

as much time as humanly possible in the actual sales process. One of management's big problems is to reduce the amount of time the agents spend in non-selling activities.

I won't attempt to get into the area of utilizing secretaries properly or how far the agency should go in this area, but I do feel strongly on the

matter of two things. First is the amount of every agent's time we waste as a result of our own poor organization and lack of planning. Thirty minutes of lost time because we aren't well organized ourselves when we get ready to put on a meeting or clinic means five hours for 10 agents.

Should Be Good Example

Second is the matter of personal example. If we can't learn to reduce the non-essentials to a minimum, then we can't expect the agent to do much better, for as is frequently said, "The

The system that Edward B. Bates, recently appointed 2nd vice-president in Connecticut Mutual's agency department, used in his highly successful agency building career was described briefly in the June 18 issue of the National Underwriter, in the account of his talk at the annual management conference of Cincinnati General Agents & Managers Assn.



Edward B. Bates

Following is the text of the main part of his talk, starting after his account of the considerations impelling him to put his agency development on a highly organized basis for "maximizing time and talents." Mr. Bates was most recently general agent of Connecticut Mutual at Los Angeles.

agency is the length and shadow of the general agent." So in our search for efforts to maximize time and talents, we not only did so to make better use of management time, but also to conserve the time of our agents and set a better example for them.

Because so many of these ideas affected both the staff and the agent, I won't attempt to break them down into their respective groups, but will cover them by general areas.

Wanted To Organize Duties

Basic to all of this, and one of the primary reasons for planning, was to organize the duties of each staff man. In our table of organization we wanted two things—a specialist for every area, and uniformity in training and supervision. Each man had certain primary responsibilities and in addition assisted someone else in other areas. For example, my two more important primary responsibilities were recruiting and the office and field training for advanced underwriting sales.

My supervisors helped me some with the recruiting, but it was my responsibility to see that it was done. Conversely, a supervisor was responsible for all the basic training of his men—I did part of this training, but the supervisor was responsible for the scheduling and coordination; I merely helped him. This was spelled out on paper, so we had delegated and communicated.

In recruiting we did a couple of things which we thought improved the over-all picture. A few years ago I used to spend an hour and a half in presenting the career to a prospective agent. To do so I developed a career manual and in due time found that the manual could tell the story just as well as I could and without the duplication of time.

Could Learn It At Home

It might take the prospective agent two hours to go through the career manual, but it didn't take me two hours to present it because I gave it to him to take home after our initial interview, if we felt that we were at all interested in proceeding with him.

We had four of these career books bound in handsome leather covers and they contained a number of human interest stories, both from within and out of our company—the Million Dollar Round Table article which appeared in Fortune magazine a few years ago; some of the MDRT profiles that Bill Earls [Mutual Benefit Life general agent of Cincinnati] had in one of the trade journals a year or so ago; a

(CONTINUED ON PAGE 28)

The Manhattan Life's Adjustable Whole Life Policy

Gives the Policyholder **F.F.O.A.** Future Freedom Of Action

In this fast-changing world isn't it harder than ever for a policyowner to tell what his most important future insurance need will be? Why ask him to predict or guess his future needs?

The Manhattan Life's Adjustable Whole Life Policy has built-in guaranteed future flexibility. It's the modern policy to meet modern conditions.

Add a Manhattan Life Rider to this outstanding plan and the flexibility increases, along with the low cost protection.

At the start, there's a reduced premium for the first two policy years... just one of many appealing features. Then, when the premium increases slightly, dividends, as declared, may be used, if desired, to reduce the premium, so that chances are the net premium (premium minus dividend) will remain appealingly low.

Limited Payment Life Option

After the policy has been in force five years, the policyowner may decide he'd like to have a Limited Payment Policy, which after a certain number of years will be paid-up with no more premium payments. He may have just that by paying a little more premium. He has five years in which to decide.

Retirement Income Option

When he is 55 or more years old, and the policy

has been in force at least ten years, he may, if he wishes, surrender the policy and receive a monthly life income.

At the same time, he may, if he wishes, arrange to provide

Additional Life Income

Suppose he'd like more monthly life income than provided by surrendering the policy. He may have it by paying The Manhattan Life in one sum an amount to increase the monthly life income to \$10 per \$1,000 of insurance on the Insured's life alone or \$7.50 per \$1,000 of insurance on the Insured's and one other life, with monthly income continuing to the last survivor—an ideal arrangement for husband and wife!

It's Participating

Dividends, as declared, may be used to reduce the premium, left to accumulate at interest, to purchase additional paid-up insurance, or paid in cash.

Ask The Man From Manhattan About These Features . . .

Lower rates for females. • Wide choice of Settlement Options, not just one or two. • Depending upon amount of policy and age of applicant, policy may be issued on non-medical basis, that is without a medical examination. Ask for complete information. • Women are eligible for Waiver of Premium Benefit on same basis as men.

Waiver of Premium is included without specific extra charge in all standard policy issues.

Our 2nd Century

Sub-Standard Issues Considered to 1,000% Mortality whether the Applicant is a man or a woman.

THE MANHATTAN LIFE INSURANCE COMPANY
of NEW YORK

Home Office: 111 West 57th Street, New York 19, N.Y.



MUTUAL BENEFIT

INSURANCE COMPANY, NEWARK NEW JERSEY

LIFE

Satisfaction, Success, and Prestige Attract MBL General Agents' Sons to Life Insurance

Six sons of successful Mutual Benefit Life general agents have followed in their fathers' footsteps for a career in life insurance.

A survey of the six young men showed that satisfaction in being able to help people solve their problems, to have professional status, to be self-employed, and quality of salesmanship were the leading reasons for entering life insurance.

Most interesting is the fact that the father-son teams are from different parts of the country.

For All These Reasons

Charles L. Doane, Jr., son of Omaha general agent Charles L. Doane, CLU, had three reasons for selecting a career in life insurance. They included professional prestige, ability to help people, and that his income would depend on his willingness to work.



Charles L. Doane, Jr.



A. J. Lewallen, Jr.

The son of Miami general agent Alfred J. Lewallen, CLU, A. John Lewallen, Jr., chose a career in life insurance because of the prestige and a deep conviction about the importance of the job.

Melvyn J. Huber, assistant general agent of the Solomon Huber-New York general agency, and son of Solomon Huber, credits the knowledge that he could help people solve their problems, and make a good living doing it, plus the chance to train and develop good men, as the motivation behind his choice of a life insurance career.



Melvyn J. Huber



Bill Robbins

Bill Robbins, son of Lexington general agent Earl G. Robbins, chose a life insurance career because of the satisfaction his father derives from the business and from working with people.

The son of Hempstead general agent Victor R. Goldberg, CLU, Bernard E. Goldberg, was influenced by the fine examples of insurance men he saw so frequently, plus the desire to enter a profession in which he could help others and earn a good income.



Bernard E. Goldberg

Gerald E. Youngman, son of New York general agent Arthur V. Youngman, entered life insurance because of his father's love for the business, and salesmanship.



Gerald E. Youngman

NEW MBL FIELD ADVISORY COUNCIL TO PROMOTE LIAISON, UNDERSTANDING

Mutual Benefit Life Insurance Company announces the formation of a new Field Advisory Council to replace its Agents Advisory Committee and provide more sales assistance.

The new group will represent full-time agents, and by means of an improved format, election procedures and objectives, is designed to promote more effective liaison and communication between Mutual Benefit Life's home office and the field. It will provide a means for the agent to express his opinions, and to channel ideas, questions, recommendations and problems from the field to the Home Office. Among its additional objectives, the Council will aid creatively in sales and merchandising, consider agents' special problems, enhance the independent contractor status of the full-time career underwriter and typify the professional career concepts of life underwriting which are ingrained in the history of the Mutual Benefit field force.

**And a High Average Sale —
\$15,459.00**

In the Annual Report to Policyholders last year, Mutual Benefit Life reported that the average MBL policy purchased in that year was \$15,459.00.



FROM A GROCERY STORE TO "OFFICE OF THE YEAR"

When the Mutual Benefit Life Insurance Company was founded in 1845 by Robert L. Patterson, and a lawyer, tallow chandler, carriage manufacturer and several merchants, they held many of their early meetings in the back room of a Newark grocery store.

Today the MBL Home Office is a twenty-story tower of white limestone and blue-green glass. At the top, day and night, "Mutual Benefit Life" shines in twelve-foot stainless steel letters. Completed in 1957, the modern structure was honored with the national "Office of the Year" award, with a commendation for the way it combines efficiency and economy with beauty and dignity.

Mutual Benefit Life Has 10.16% Of Agents in MDRT

Ranks 4th Among All Companies

The high caliber of Mutual Benefit Life representatives was once again recognized with the current tally of Million Dollar Round Table memberships.

156 Mutual Benefit Life agents hold Life and/or Qualifying membership in the national Million Dollar Round Table. This represents over 10% of the MBL field force.

131 Mutual Benefit Life field men — 8.5% of the entire field force — are Qualifying members.

High National Membership

In the entire country, including all companies, there is a total of 3,040 Million Dollar Round Table Life and/or Qualifying members — of which MBL members represent 5%. Coincidentally, Mutual Benefit Life, which is the fourth oldest life insurance company in the country, last year ranked fourth in Million Dollar Round Table Memberships.

In Mutual Benefit Life's own Million Club, there are 90 members who each wrote a million dollars or more Mutual Benefit Life business last year.

MDRT Foundation Scholarships Set Up; Based on Gift

Three scholarships for students "or a person or persons interested in the administrative or management end of the life insurance business" have been established at the Oakland branch of Michigan State University by the Million Dollar Round Table Foundation.

The scholarships were made possible by a designated gift to the foundation

from Dan S. Holfca, independent, Detroit, who is a qualifying and life member of the Round Table.

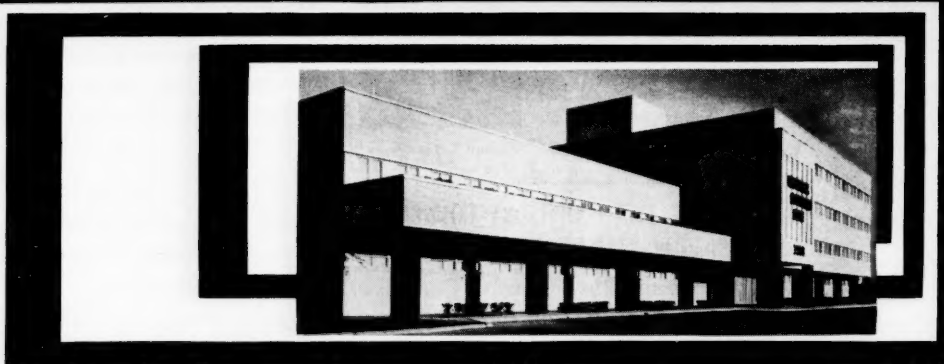
Adon N. Smith II, Northwestern Mutual, Charlotte, N.C., president of the foundation and a past chairman of MDRT, said in announcing the grant that "Dan Holfca's generous gift for the purpose of establishing scholarships at Michigan State University is the first of its kind and initiates the first specific project sponsored by the foundation. In accepting Mr. Holfca's gift for such a worthy purpose, it is the hope and belief of the foundation's

board of directors that additional scholarships will be established at other colleges and universities through similar gifts to the foundation by members and friends of the Million Dollar Round Table."

Lincoln Liberty Life has conducted an intermediate training course for career agents, which was attended by 14 agents.

Girardian of Dallas has been licensed in Maine and is now admitted to 42 states.

Aktieselskabet Som Er Fremadstraebende
Aktiebolaget Som Ar Framatstravande
Aksjeselskapet Som Gjører Framskritt
La Compania Que Va
La Compagnia Che Va
La Compagnie Qui Avance
Die Gesellschaft Die Voran Ist
Die Vorwärts Strebende Gesellschaft
Het Maatschappij Wat Opmart



In any Language...

Republic National Life

Is the **GO** Company

of the Life Insurance Industry

FOR INFORMATION REGARDING
GENERAL AGENCY OPPORTUNITIES

CONTACT H. R. HUNKE
Assistant Vice President and
Director General Agencies

Providing Complete Life and Accident and Sickness Protection in 42 States, District of Columbia, Puerto Rico and World-wide Reinsurance Service.

REPUBLIC NATIONAL LIFE Insurance Company DALLAS, TEXAS

LIFE • ACCIDENT • SICKNESS • MEDICAL AND SURGICAL REIMBURSEMENT • HOSPITALIZATION
GROUP • PENSION • FRANCHISE • BROKERAGE • COMPLETE REINSURANCE FACILITIES

Wis. Annual Report Indicates Record Premium Increases

An all time high of \$677,300,171 was paid to insurance companies as premiums in Wisconsin in 1959. This represented an increase of \$54 million, or 8.6% over the previous high established in 1958.

These facts were among those reported by Commissioner Manson in his annual report.

The commissioner attributed the large increase in the state's premium volume to, principally, an increase in life and A&S sales, the popularity of the new homeowner's package policies and more dollars being spent for automobile insurance.

Approximately one-third of the state's premium volume was collected by Wisconsin companies, these having increased their business by 14% in the state while those domiciled in other states increased their Wisconsin business by 6%.

Although virtually all lines reflected premium volume increases, the average amount incurred as claim losses during 1959 was 64 cents out of each premium dollar earned by all companies as compared to 62 cents in 1958.

Exceeds \$12 Billion In Force

Life insurance sold by private companies and fraternal exceeded \$12 billion in force on Wisconsin lives for the first time. This represented an average coverage by these companies of approximately \$3,000 on the life of each man, woman or child residing in the state.

Premiums paid for life insurance increased 6.2% over the previous year to reach a new yearly high of \$248 million. Approximately \$88 million in benefits was paid on deaths of Wisconsin residents and endowments. Wisconsin companies accounted for one-fourth of the state's life business and increased their state volume of 8.7%; while companies domiciled in other states recorded an increase of 5.5% on their Wisconsin business.

The only major line of insurance reflecting a decrease in volume was the annuity business, which fell off 9.2%.

A total of 825 companies were authorized to do business on Dec. 31, 1959. This included six newly organized Wisconsin companies and 34 companies from other states that were admitted during the year. Nine companies ceased to do business in the state because of mergers, license revocations, voluntary withdrawals or liquidations.

Fifty-nine examinations or companies and 27 examinations of employee welfare funds were conducted.

Mutual Trust Life Holds Two Regional Conventions

Approximately 300—including wives and children—attended Mutual Trust Life regional conventions at Boulder, Colo., Aug. 7-10, and at Virginia Beach, Aug. 21-24. Highlight of the banquets was the presentation of the E. A. Olson awards to Leland Watkins, general agent at Bellefontaine, Ohio, and Maurice Friedman, Lester agency, New York City.

American Mutual Life has had a 30% increase in new paid ordinary business for August over the same month last year, and a 29% increase for the first eight months of 1960.

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Conn. General Replies In Suit To Buy Property Subsidiary

(CONTINUED FROM PAGE 1)

own. The department has pointed to no authority holding that the ownership by one corporation of a controlling stock interest in another alone puts the first corporation into the business of the second one.

Position Is Untenable

"Yet this is the fundamental premise upon which respondent (the superintendent) relies in his attempt to construe the two sections. The position is untenable," says the insurer's brief. Continuing its argument, Connecticut General maintains, "There is no question here, as repeatedly stated, implied and inferred in respondent's brief, of appellant 'operating' a fire or casualty insurance business 'through' a subsidiary."

Connecticut General simply wants to own a controlling stock interest in a company doing another kind of insurance business, just as do two life companies and 13 fire and casualty companies already licensed in New York. The companies cited by Connecticut General are Aetna Life and Travelers, the two life companies in question, and American Surety, Security-Connecticut, North America, General of America, State Farm Mutual, St. Paul F.&M., Federal, Allstate, Home, Glens Falls, Hartford Fire, U.S.F. & G., and Great American.

Entitled To Same Treatment

The superintendent, the brief argues, cannot contend that it is illegal under the New York law for these companies to own controlling stock interests in companies doing a different kind of insurance business. And Connecticut

General, therefore, is entitled to the same position as these companies.

"The unaccountable implication in respondent's brief that there has been some change in the insurance law in this respect in 1940 or in 1958 or at any other time since 1862 is simply incorrect. The enactment in 1940 of sections 42(3) and 193(2) in their present form did not change the substance of existing law in any way affecting this case," the insurer says.

In seeking to justify his position of opposing Connecticut General's buying controlling stock in a fire and casualty insurer, the superintendent in his argument has said repeatedly that a subsidiary is a corporate device whose separate existence should simply be disregarded.

"How can that contention possibly be reconciled with his treatment of the companies listed above?" Connecticut General asks.

No Change In Two Sections

Furthermore, the brief continues, there is nothing to the superintendent's argument that the enactment in 1958 of the new version of section 90, an investment section, changed sections 42(3) and 193(2). Subdivision 3 of the new section 90 simply confirmed that there was no attempt to change other sections of the insurance law. It represented a truce between the industry and the superintendent, who originally proposed to the industry an amendment to section 193(2) for the 1958 legislature but did not press for this amendment.

Said the Connecticut General reply brief, "The determination of this case on the statutes themselves is so plain

that there is probably no need to reach the constitutional questions which would be presented if respondent's contentions regarding statutory interpretation were correct. However, respondent is demonstrably wrong on the constitutional questions involved.

Equal Protection Denied

"Respondent does not meet the thrust of the argument that to bar the appellant and to license the above companies, particularly the two other Connecticut life insurance companies (Aetna Life and Travelers), denies to appellant equal protection of the laws and is undue interference with the affairs of a foreign corporation in a manner not demonstrably relevant to the protection of the people of this state.

"Respondent simply says he may have made some mistakes which he repeats annually, in licensing those companies with subsidiaries, but he wants to make sure he makes no such mistake about the appellant, notwithstanding the admonition of his counsel, the attorney general, in his opinion to the

superintendent of insurance of Jan. 20, 1956, to treat all companies in the same status 'evenly and consistently.'"

Wichita Agency Conducts Estate Planning Forum

An estate planning forum conducted by the Zackary agency, Wichita, of Mutual Benefit Life was attended by 75 business men, attorneys, accountants and trust officers.

Appearing on a panel were Solomon Huber, general agent at New York; George B. Gordon, director of advanced underwriting services; and James C. Wiggins, assistant counsel, all of Mutual Benefit Life. The panel covered the importance and purpose of fact finding; estate planning and analysis, and problems and solutions.

Bankers Fidelity Life has declared its first dividend after four and one-half years of operation. A 3% stock dividend will be paid on Oct. 1 to stockholders of record June 30.

Pilgrim National Life of Chicago has been admitted to Florida.

PUBLIC ACCLAIM... it's wonderful! and profitable too

CROWN LIFE'S

**GUARANTEED
EQUITY
PLAN**

Gives agents and brokers something NEW...all NEW...to recommend for:

Anti-inflation... G. E. P. is a new growth-type permanent insurance plan... with the growth guaranteed.

Cash Acceleration... G.E.P. is a new maximum cash plan on a guaranteed non-participating basis, that gives early high cash values for loans and savings.

Multiple options... Options are available giving the client a flexible product... readily convertible to cash, monthly income, paid-up insurance... and it's completely guaranteed.

Crown Life's outstanding disability benefits can be added for extra value. Recommend Crown's Guaranteed Equity Plan... you'll be glad you did!

Right now... Write now for the "Age-A-Page" illustrations. Client designed... for sales.

When it's new
in town
it comes from
CROWN

To: Brokerage Development Dept.,
Crown Life Insurance Co.,
120 Bloor St. East, Toronto, Canada
Please send me "Age-A-Page" illustrations for
Crown's Guaranteed Equity Plan
☐ Split Dollar ☐ Savings
☐ Self-financed Plan ☐ Rate and Values Card

NAME _____
ADDRESS _____
CITY _____ STATE _____



The answer in part may be seen in the amount of life insurance he himself owns — More than \$100,000 — or in the amount he sells — over three quarters of a million dollars per year.

Who is the man? He is the composite of Fidelity's 75 leading producers for last year.



**The FIDELITY MUTUAL
LIFE INSURANCE COMPANY**
PARKWAY AT FAIRMOUNT AVENUE, PHILADELPHIA, PA.

Changes In The Field

Connecticut General

J. R. Adams, assistant manager at the Kansas City branch office, has been appointed manager at Indianapolis.

Continental Assurance

P. M. Allarea has been appointed Pacific Coast agencies superintendent at Los Angeles. He has been with the

company since 1951 and replaces J. T. Grant, retired.

National Life Of Vermont

C. W. Hamlin, director of training at the home office, has been appointed general agent at Buffalo to succeed A. L. Beck, who has resigned to devote his time to personal production but will continue with the agency. Mr.

Hamlin was previously an agent with Mutual Benefit Life in Buffalo.

Lincoln National

Eugene O'Reilly has been appointed general agent in Chicago. He succeeds Clifford Soukup, who will devote full time to personal production. The agency will now be known as Eugene T. O'Reilly & Associates and will remain at its present location on La Salle Street. Mr. O'Reilly was most recently an associate general agent of John Hancock at Chicago, beginning in the life insurance business in 1950 before

graduation from Loyola University, Chicago. He became assistant general agent for his former company in 1953. He is a CLU and a past president of Life Agency Supervisors Club of Chicago.

Fidelity Mutual Life

R. E. Tiffany, supervisor for the Pierce agency at Philadelphia, has been appointed manager, to succeed W. G. Pierce, who has been elected vice-president, insurance. Mr. Tiffany, a CLU, is a member of the 1960 Million Dollar Round Table.

Franklin Life

Three general agents have been named: A. E. Bligh at South Sioux City, Neb.; J. J. Toma at Braintree, Mass., and S. A. Williams at Brockton, Mass.

L. N. Ballas, with Prudential 13 years, has been named agencies field director for California and Nevada.

Guardian Life

V. N. Baxter, former assistant manager for Mutual of New York at Oakland, Cal., has been appointed manager at San Jose. He is a member of American Bar Assn.

Sun Life Of Canada

A. G. S. Arnot has been named manager of the Montreal, Dorchester, group branch office to succeed G. J. Ferguson, who has been promoted to superintendent of group sales in the new group division at the home office.

Minnesota Mutual Life

Three members of the group sales department have been promoted to regional group managers: W. R. Fish at Washington, D. C.; W. A. Griffin at Philadelphia and J. B. O'Neil Jr. at Boston.

Mutual Benefit Life

R. T. Schlesinger Jr., who has been brokerage manager and assistant to the general agents at the Salinger-Wayne agency in New York City, has resigned to go into personal production with the agency.

Massachusetts Mutual Life

D. N. Hall, formerly at Milwaukee, and J. M. Kelly, who has been at Omaha, have been appointed group managers at Omaha and St. Louis, respectively.

Security Mutual Of New York

S. J. Kamm, supervisor with Security Life Associates at Newark, has been appointed general agent at Trenton.

Northwestern National Life

K. W. Losey has been appointed regional group manager at Nashville and Larry Heesaker has been named a home office group representative.

Bankers Of Nebraska

F. E. Caulfield Jr. has been appointed assistant director of education and training.

Old Republic

Samuel Skolnick has been appointed special representative in New York City. In the insurance business five years, he is with Bana Associates there.

Midland Mutual Life

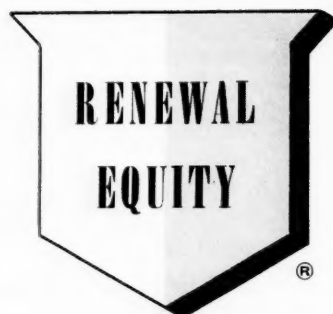
A. E. Vivian has been named general agent at Tampa.

LINCOLN MUTUAL LIFE of Nebraska has appointed the Southgate agency of Chicago general agent.

Brand new and designed for productive selling . . .

Provident's 'G' Series

with



Guaranteed loss of time protection.

- Convertible to level premium Non-Can with same benefits at any time before age 60 *without* re-underwriting.
- Up to \$500 monthly indemnity.
- Easy classification of risks.
- Sales material especially designed to help you sell the 'G' Series.
- Exceptions so few they make sales features.

BROKERAGE BUSINESS INVITED

PROVIDENT

LIFE AND ACCIDENT INSURANCE COMPANY

CHATTANOOGA



STRESS: HOW DOES IT AFFECT YOUR BODY?

Stress—physical, mental or emotional—can be either good or bad for you.

In fact, a normal amount of stress is actually a good thing. For example, if you get "keyed-up" over an interesting or challenging job, you may do your work more effectively.

But prolonged or intense stress—caused by too much work or worry or anxiety—can threaten health.

That's because continued stress upsets some of the body's chemical processes. In particular, severe or persistent stress causes overactivity of certain glands that produce hormones.

If this glandular overactivity is continually triggered by stress, it may upset almost every system of the body. And this may lead to illness.

All of us should recognize the threat of undue stress and tension. Its importance is made plain by the fact that so many people who seek medical attention today have ailments brought about

or made worse by prolonged emotional stress.

If you find that it's difficult to relax or "take things easy" or get a good night's sleep, chances are you're under too much stress. And it's up to you to learn how to handle your tensions. Here are some ways to help you:

When your work load seems overwhelming, remember that some things can almost always be set aside until later. Concentrate on one particular job. That way your work will go faster and you'll be under less strain.

When tense and upset, try physical activity. It helps relieve tenseness so that you can come back and tackle irritating problems more calmly.

Talk out your troubles—with your clergyman or family doctor or with an understanding friend or member of your family. Getting things "off your chest" prevents a lot of unnecessary emotional stewing.

Have regular medical check-ups. If you keep physically fit, you'll have more zest for living and be able to take stress and handle tensions more easily.


THE LIGHT THAT NEVER FAILS

Metropolitan
Life

INSURANCE COMPANY

A MUTUAL COMPANY

1 Madison Ave., New York 10, N.Y.



This advertisement is one of a continuing series sponsored by Metropolitan in the interest of our national health and welfare. It is appearing in two colors in publications with a total circulation in excess of 45,000,000 including Saturday Evening Post, Ladies' Home Journal, Good Housekeeping, Redbook, Reader's Digest, National Geographic, U.S. News, Look.

Home Office Changes

Prudential

J. B. Murray Jr., executive director of the mortgage loan and real estate investment department at the home office in Newark, has been appointed executive general manager of the mortgage loan and treasury department at the Jacksonville regional home office.

R. I. Jones, associate investment manager, has been promoted to investment manager in the commercial and industrial loan department at the home office in Newark.

Metropolitan Life

W. S. York, 2nd vice-president, has been placed in charge of planning and

development, and R. W. Ernsdorff, assistant controller, and C. V. Winfree, executive assistant in field management, have been advanced to 3rd vice-presidents to assist Mr. York. Mr. Ernsdorff is a fellow of Society of Actuaries, and Mr. Winfree is a CLU.

P. H. Knies, assistant actuary, has been appointed assistant controller. He is a fellow of the Society of Actuaries.

Equitable Society

H. M. Elliott Jr., district manager at Albany, has been appointed manager

at New Haven, to succeed E. B. Roberts, who has retired, but will remain as associate manager until next April, after which he will continue in personal production.

F. H. Kirby, district manager at Wilmington, Del., has been appointed manager of a new agency at Hartford.

Massachusetts Mutual



Seneca M. Gamble

He was program chairman for Life Advertisers Assn.'s first annual meeting and a member of its first ex-

Seneca M. Gamble, a member of the company's home office staff since 1934 and advertising manager for the past 14 years, will retire Nov. 1, at which time he will open temporary headquarters in Atlanta and establish a counseling service for insurance companies.



Edwin A. Lewis



Lewis L. Lessard

ecutive committee.

Edwin A. Lewis and Lewis L. Lessard, assistant superintendents of agencies, have been promoted to superintendents of agencies. Mr. Lewis joined Massachusetts Mutual in 1956 as an agency assistant. Mr. Lessard has been a traveling auditor for the company, an agent at Springfield, Mass., a home office insurance adviser and agency assistant.

Mutual Trust Life

R. C. Crosby has been appointed director of education and training. He has been life manager of the Gottschalk, Robertson & Ryan general insurance agency of Milwaukee and assistant agency manager there of Equitable Society.

Capitol Life

H. Smith Hagan, formerly senior vice-president of Pacific National Life, has been made president and chief executive officer of Capitol Life. He entered insurance in 1929 as an agent of Prudential at Kansas City. He was successively Prudential's assistant manager at Independence, Mo., home



H. Smith Hagan

Service Guide

CONFIDENTIAL NEGOTIATIONS FOR
SALE OF INSURANCE COMPANIES

Ralph F. Colton

30 N. LaSalle St. Chicago 2, Ill.
Financial 6-9792

GROUP INSURANCE ... big bad wolf to the Ordinary agent?

Who's afraid of group insurance and its reported voracious devouring of the market of Ordinary agents?

Many Ordinary agents, apparently.

They view with alarm group maxima set without apparent regard to salary levels... the haphazard lumping together of persons into groups that aren't really groups—the pyramiding of group on group to reach unrealistic limits.

Agents of General American Life have no cause for such alarm... at least not as far as their own company is concerned. General American was a pioneer in the group field and today is among the leading, progressive group writers. Our current schedules of group life bear a definite and reasonable relation to earnings, consistent with the fundamental purposes of group insurance.

General American Life's leading agent of 1959 sold a substantial part of his ordinary business on the idea of "matching" group with permanent life insurance. Under his persuasive guidance, group became a profitable "launching pad" for building up individual coverage.

Group insurance a big, bad wolf to the Ordinary agent? No. Instead, a big help—a big sales opportunity—in companies such as General American—writing it with conscience and in the best interests of all those affected.



GA

General American Life Insurance Company

HOME OFFICE: 1501 LOCUST STREET, ST. LOUIS, MISSOURI

office inspector at Kansas City, and manager at St. Joseph, Mo.

In 1944, Mr. Hagan became supervisor at Kansas City for Occidental of California, and later eastern division manager for that company. In 1952 he was made vice-president in charge of production, Midland National of S. D. In 1954 he became the company's president.

When Midland National was sold in 1957 Mr. Hagan went to his recent post at Pacific National. He has been active in a variety of trade association projects.

Sun Life Of Canada

In the newly created group division, Hugh McLeod has been appointed vice-president, group, A. J. Moore, group actuary, is in charge of actuarial and administrative work, and H. R.



Hugh McLeod



H. R. Facey

Facey has been appointed general superintendent, group sales and service.

Appointed superintendents in the group division are G. J. Ferguson, sales, Tom D. Ross, service, and W. F. Watson, pensions. J. S. Gunn has been named assistant superintendent, group pensions.

R. G. McKercher, associate director of agencies, group division, has retired.

Lincoln National Life



James Martin

James Martin, a member of the underwriting department, has been promoted to assistant vice-president. Also, five men were promoted to the newly created position of underwriting consultant: P. P. Andrews, K. A. Balay, R. L. Kreider, W. G. Quillen, and C. G.

Roberts. Mr. Martin joined the underwriting department in 1935 and was appointed division manager in the department in 1957.

Phoenix Mutual Life

George D. Chester, vice-president of Connell, Price & Co., consulting actuaries in Boston, has been elected secretary of Phoenix Mutual. He is a fellow of Society of Actuaries and was vice-president and actuary of Columbian National Life.



George D. Chester

New England Life

J. B. McIntosh, administrative vice-president, John Barker Jr., agency vice-president, and S. C. Badger, financial vice-president, have been elected directors.

Walter Tebbetts, retired vice-presi-

dent, and Maynard Hutchinson, collector for the port of Boston, have retired as directors.

Ohio National Life

F. B. Ensinger, formerly sales director at Boston for Northwestern Mutual Life, has been appointed recruiting director.

Pacific Mutual Life

W. D. Bishop has been named senior actuarial assistant. With the company since 1958, he is a fellow of Society of Actuaries.

Northwestern National Life

D. E. Walker, actuarial department unit supervisor, has been appointed pension administration supervisor.

Fidelity Mutual Life

W. G. Pierce, manager of the Pierce agency at Philadelphia has been elected vice-president, insurance.

TEACHERS INSURANCE & ANNUITY

has appointed C. E. Wilson, assistant vice-president, as manager of the actuarial department. He continues

to be responsible for the actuarial functions of the group department.

R. J. Randall, associate actuary, has been appointed principal staff actuary.

J. G. MacDonald, assistant manager of the group department, succeeds Mr. Wilson as manager of the group administration department.

WISCONSIN LIFE has appointed D. C. Miller chief underwriter. He has been with North American L&C.

NORTH CENTRAL LIFE of St. Paul has named W. B. Rogers agency supervisor.



THE MAN WHO SELLS

JOHN HANCOCK... can serve his clients better

Here are some of the liberal features available in the John Hancock Signature Series—they're strong selling points for every man who sells John Hancock:

PREMIUM ECONOMIES—Lower premium rates per \$1,000 on larger policies.

MODERN NON-MEDICAL LIMITS—Ages 0-30 \$25,000
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36-40 5,000

ACCIDENTAL DEATH BENEFIT—Triple Indemnity protection while a passenger on a common carrier.

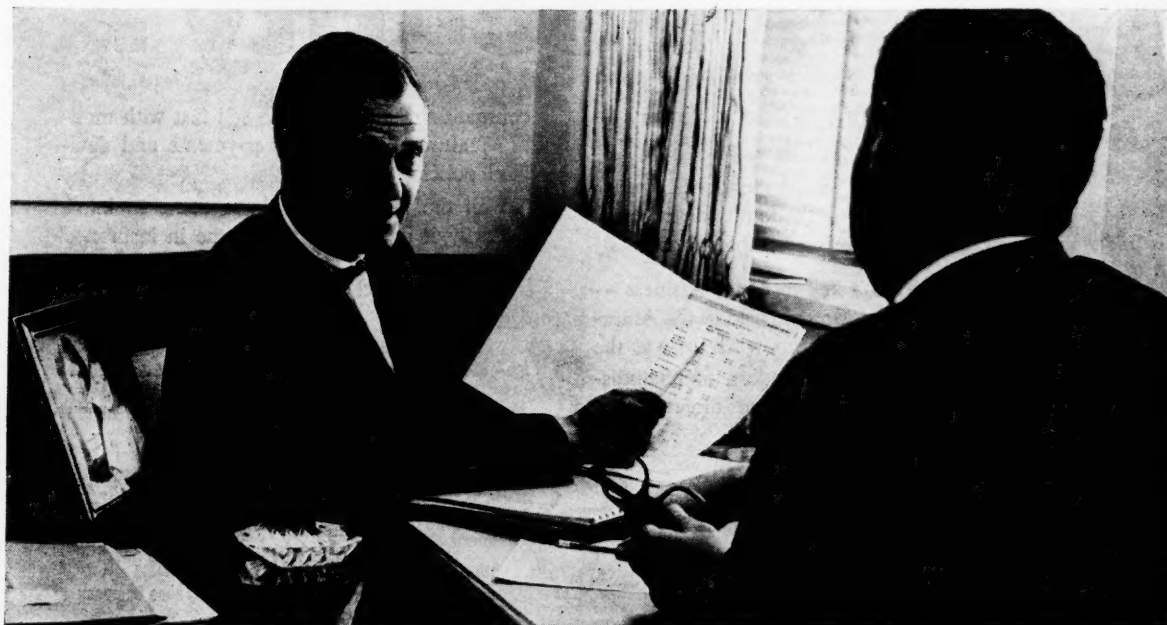
FAMILY INCOME-SINGLE PAYMENT BENEFIT—Beneficiary may take either Monthly Income, Single Payment or a combination of both.

INSURANCE OF INSURABILITY—Guarantees that additional insurance may be purchased regardless of health; at issue ages below 25, amounts available may total \$60,000.

RETURN OF PREMIUMS—An amount equal to premiums paid will be payable upon death of the Insured within 10 years of issue.

CONVERSION ALLOWANCES—Payable on attained age exchanges of Term Insurance for permanent plans and when policy owner exercises Insurance of Insurability option.

SPECIAL PLANS FOR WOMEN—Four special plans for women with lower rates reflecting their longer life expectancy.



John Hancock
MUTUAL LIFE INSURANCE COMPANY
BOSTON, MASSACHUSETTS

Favors Restraint On NALU Electioneering

John C. Zimdars, New England Life, Madison, Wis., a life member of the Million Dollar Round Table, writes: I read your editorial comment in THE NATIONAL UNDERWRITER of Sept. 24 which arrived today, and thought you did an excellent job in summarizing the midyear meeting question.

However, I was more impressed with your remarks in regard to curbing the extensive and, in my opinion, excessive, campaigning for officer and trustee posts.

tee posts.

During my attendance at the Washington meeting, I was very much impressed by the tremendous waste of man-hours and energy on this particular activity. There can be no question that we need the very best men available to lead our association in these trying times, but I wonder if it hasn't gotten all out of balance. Certainly, there are a lot more pressing problems that this industry faces, where this energy could be spent constructively for the benefit of all of our members, rather than perhaps building

a political future for very few people.

I would like to encourage you to press your point. It would appear to me that this would be an area where you could do a real service for the association, and I believe you will find you have some staunch supporters.

The National Underwriter would be glad to hear from other readers on this question, regardless of which side they favor.

Citizens Life of New York has been licensed in Massachusetts.

1960 SS Manual For Life Agents Published

A completely new 106-page 1960 Social Security Manual for Life Underwriters has been prepared by the DLB department of the National Underwriter Co. The subject is treated thoroughly in the question-and-answer form as in the popular Tax Facts, making it useful not only for reference but for training as well.

It will serve the needs of all life underwriters, beginners or advanced, as well as all others who become involved with social security in family financial planning. Emphasis has been placed upon making it easy to find answers quickly to any usual or unusual questions which may arise in programing and estate planning cases. Many helpful examples and tables are given. The manual is 7½" x 5½" with a plastic spiral binding for ease in handling.

Single copies of 1960 Social Security Manual for Life Underwriters will be available at \$1.95 after Oct. 15. Discount prices for quantities are available. Advance orders may be sent to the National Underwriter Co., 420 East Fourth Street, Cincinnati 2, Ohio.

O. P. Schnabel Heads NALU 'Patio Of States' Drive

WASHINGTON—O. P. Schnabel, Jefferson Standard Life, San Antonio, one of the most tireless and effective fund raisers for the NALU building fund drive, has announced his intention of heading a "patio of states" committee to provide individual state-shaped granite stones for the grounds of the new NALU headquarters here.

Mr. Schnabel, while at the recent NALU convention here, kicked off the project by contributing the first stone. It is in the shape of the state of Texas and is of the same type of granite as in the state capitol at Austin.

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933 AND JULY 2, 1946 (Title 39, United States Code, Section 233) SHOWING THE OWNERSHIP, MANAGEMENT, AND CIRCULATION OF THE NATIONAL UNDERWRITER Life Insurance Edition, published weekly, (with two extra issues in September), at Chicago, Ill., for Oct. 1, 1960.

1. The names and addresses of the publisher, editor, managing editor, and business manager are:

Publisher, The National Underwriter Co., Chicago, Ill.
Editor, R. B. Mitchell, Ridgewood, N. J.
Managing Editor, None.
Business Manager, R. J. O'Brien, Des Plaines, Ill.

2. The owner is: (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding 1 percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual member, must be given.)

The National Underwriter Co., Chicago, New York, Cincinnati; John Z. Herschede and Elizabeth W. Herschede, Trustees, Cincinnati, Ohio; Cartwright, Val-leau & Co., Chicago, Ill.; H. J. Burridge, Cincinnati, Ohio; Levering Cartwright, Evanston, Ill.; Russell Cartwright, Evanston, Ill.; Ruth Cartwright, Evanston, Ill.; Leslie K. Wadsworth, Highland Park, Ill.; R. E. Richman, Holland, Mich.; George W. Wadsworth, Highland Park, Ill.; How & Co., Chicago, Ill.

3. The known bondholders, mortgagees and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities are: (If there are none, so state.) None.

4. Paragraphs 2 and 3 include, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting; also the statements in the two paragraphs show the affiants full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner.

5. The average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the 12 months preceding the date shown above was: (This information is required from daily, weekly, semiweekly, and triweekly newspapers only.) 9,404.

R. J. O'Brien

Sworn to and subscribed before me this 22nd day of September, 1960.

H. E. LISTUG.

(Seal)

My commission expires Sept. 3, 1961.



what is.... Security?

Security is a key word in your vocabulary — your work — your life.

To your clients, your use of the word *Security* suggests the good life — the family or the business protected from unpredictable disasters.

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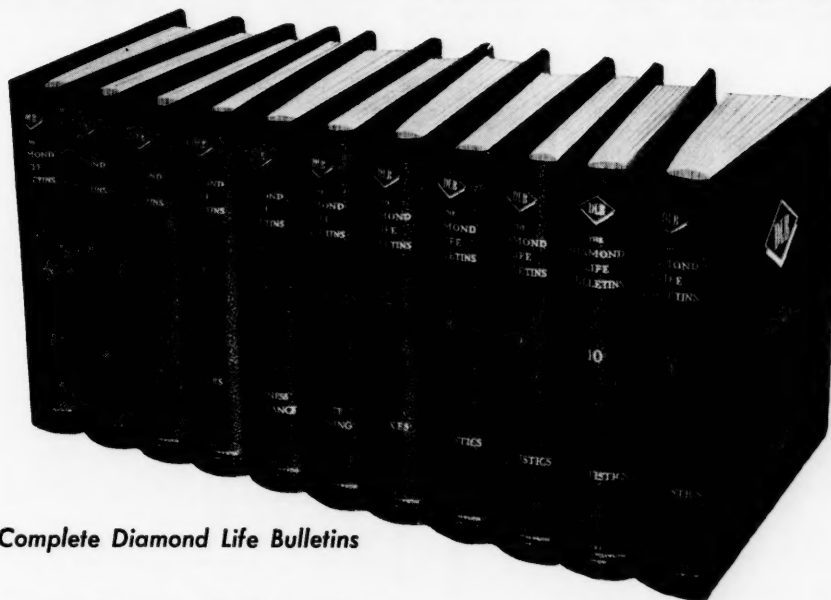


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HOW LEADING LIFE MEN "INSURE" their Own SUCCESS!



Complete Diamond Life Bulletins

YOU could look in our files and find instance after instance where the motivating, boundless source of information and selling power behind many of America's most successful life insurance men and women is the DIAMOND LIFE BULLETINS.

Here are some of their typical comments: "the DLB has been invaluable to all of us in our agency through the years", *Hugh Bell, CLU, Gen'l Agt.* . . . "it's literally worth millions", *Wm. T. Earls, CLU, Life Member MDRT, Gen'l Agt.* . . . "I just wouldn't be without it", *Aaron Goldstein, Life Qualifying MDRT, Mgr.* . . . "it's absolutely indispensable to our agency", *Carr R.*

Purser, Gen'l Agt. . . . "it is as vital to the success of our agency as our telephones", *Earl M. Schwemm, CLU, Agcy. Mgr.*

You, too, can join these successful men, if you will but follow the advice of one of the greatest sages of all time, Benjamin Franklin, who said: "Employ your time in improving yourself by other men's documents, so shall you come easily by what other men have labored hard for." "Insure" your own success . . . take advantage of this Special 30-day Free Trial Offer and send for your DLB . . . today!



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Editorial Comment

To Be Remembered Nov. 8

Insurance people will certainly want to take into account—though not necessarily to the exclusion of all other factors—the attitude that members of Congress have displayed on proposals to use the social security method for providing medical and hospital care for the aged. Almost without exception, the industry attitude is strongly opposed to that method.

The clearest division between the advocates of the Forand bill and other social-security measures and the opponents of such plans showed up in the Senate vote Aug. 23 on the Kennedy-Anderson amendment to the Senate finance committee bill on medical care for the aged. The amendment would have used the social security approach. The amendment was defeated, 51 to 44.

Of those who voted against the amendment, the following Senators are up for reelection this year: Democrats, Eastland of Mississippi, Ellender of Louisiana, Frear of Delaware, Jordan of North Carolina, Kerr of Oklahoma, McClellan of Arkansas, Robertson of Virginia, Russell of Georgia, Sparkman of Alabama and Thurmond of South Carolina; Republicans, Allott of Colorado, Bridges of New Hampshire,

Cooper of Kentucky, Curtis of Nebraska, Dworshak of Idaho, Mundt of South Dakota, Saltonstall of Massachusetts, Schoeppel of Kansas and Smith of Maine.

In the House, it is more difficult to draw a sharp dividing line, but insurance men are probably aware of what position each candidate in their district has taken on the social security approach to medical care for the aged. Outstanding, of course, is Mills of Arkansas, the ways and means committee chairman, in the fight against the Forand type of plan. Others who led the opposition were Byrnes of Wisconsin, Curtis of Missouri, Harrison of Virginia, Herlong of Florida, Ikard of Texas and Watts of Kentucky.

We certainly do not advocate voting for an obvious incompetent just because he happened to vote "our way" on medical care for the aged. On the other hand, a feeling in Congress that people in the insurance business remember their friends on election day is a healthy countermeasure to pressures that members are under to vote for unsound measures advocated by both the starry-eyed and the coldly cynical brands of pie-in-the-sky promoters.—R. G. E.

Unimportant-Looking Vital Messages

A reader who understandably wishes to remain unidentified writes as follows about one of those exasperating phenomena that are really nobody's fault but nevertheless ought to be remedied:

"Sometime you might wish to comment on the mail we insurance companies get from state insurance departments. Most of the time we get attractive letters personally addressed, signed in the name of the commissioner of insurance followed by a personal signature. These are concerned with details of our business and give us no problem.

"Then, one day along comes a sheet of cheap, mimeograph paper, addressed to the company but not to any individual in the company. At the close of this letter are some wavy lines which constitute the commissioner's name

written in longhand but still mimeographed.

"This mimeographed letter will bounce around the company from clerk to clerk for several days before finally getting to someone high enough in the organization to realize that it contains an important directive which will call for the president's personal attention as well as several meetings of the company's executive committee.

"Of course, by the time it gets to the president, the letter has been around for two weeks and no one has bothered to answer it. If the company is lucky, it will be able to acknowledge receipt of the letter prior to the time when the deputy commissioner writes a personal letter reminding the company that the letter set a deadline and that it is fast approaching.

"I cannot believe that this situation happens only in my own company."

We hope that by quoting this letter it will come to the attention of all the state insurance departments that send out these unintentionally unimportant-looking communications. Certainly it makes more sense for the insurance departments to take the necessary corrective measures than for companies to have to set up elaborate systems whereby anything from an insurance department is channeled to the right officer.

Clerks responsible for opening the mail are subject to a fairly high rate of turnover, so it is not easy to make sure they'll always remember where to direct letters from insurance departments. The departments are in the best position to remedy the trouble, and it's not asking too much to suggest that they do it.—R. B. M.

Personals

Nicholas V. Sichenze was honored by United States Life with a luncheon on his 25th anniversary as general agent at New York. The luncheon climaxed an eight-month anniversary campaign for life and A&S business. President Raymond H. Belknap presented the company's 25-year service pin. He is the second recipient of the pin since the inauguration of the new program for recognition of service.

Guilford Dudley Jr., president of Life & Casualty, has been named chairman of the Cumberland University development board. John D. Murchison, Dallas financier and part owner of the controlling interest in L. & C., has been appointed a board member. The board will seek to raise money for a \$2 million development program.

H. P. Skoglund, president North American Life & Casualty, was the principal speaker at the dedication of a new student center at St. Olaf College Oct. 8. Mr. Skoglund, a 1925 graduate of St. Olaf, is president of the college board of trustees.

Deaths

HOLLISTER V. SCHENCK, 72, who was vice-president in charge of the investment department of Life of Virginia when he retired in 1953, died at Lake Como, Italy. He was on a tour

of Europe. He was at one time public utilities editor of the Financial Chronicle of New York City. He served two terms as president of the Virginia Chamber of Commerce.

GORDON J. WISE, 62, controller of Peoples-Home Life of Frankfort, Ind., died. He had been with the company 38 years.

MRS. LEWIS C. SPRAGUE, wife of Provident Mutual Life's vice-president and manager of agencies, died after an extended illness.

Stocks

By H. W. Cornelius of Bacon, Whipple & Co., 135 S. La Salle St., Chicago, Oct. 4, 1960

	Bid	Asked
Aetna Life	80	81 1/2
American General	30	31 1/2
Beneficial Standard	13	14
Business Men's Assurance	40 1/2	42
Cal.-Western States	46	48
Commonwealth Life	18 1/2	19 1/2
Connecticut General	367	373
Continental Assurance	151	155
Franklin Life	63 1/2	65
Great Southern Life	66	68
Gulf Life	16 1/2	17 1/2
Jefferson Standard	40 1/2	42
Liberty National Life	56	58
Life & Casualty	15 1/2	16 1/2
Life of Virginia	51 1/2	54
Lincoln National Life	206	210
National L.A.	108	110
North American, Ill.	12 1/2	13
Ohio State Life	41	43
Old Line Life	58	62
Old Republic Life	19 1/2	20 1/2
Republic National Life	33	35
Southland Life	83	86
Southwestern Life	53	56
Travelers	81 1/2	83
United, Ill.	30	31
U. S. Life	38 1/2	40
Washington National	44	46
Wisconsin National Life	29	31

Cincinnati Agents, CLUs Hold Joint Meeting

Cincinnati Life Underwriters Assn. and Cincinnati chapter of CLU held their annual joint meeting Oct. 7. The meeting, normally held in March, combined the CLU conferment with the association's "kick-off" meeting.

Polk Laffoon, Mutual Benefit Life, presided over the CLU portion of the program and presented diplomas to Marcellus F. Streif, Metropolitan; A. S. Koller, Mutual of New York, and M. Friedman, Prudential. Diplomas in agency management were presented to Daniel H. McCue, Metropolitan, and B. W. Dornbier, Ohio National.

Chapter officers for the coming year, headed by Mr. Laffoon, are George E. Martin, Massachusetts Mutual, vice-president and George L. Warner Jr., Sun Life of Canada, secretary-treasurer.

Richard C. Hageman, Equitable Society, president Cincinnati Life Underwriters Assn., introduced the other officers for 1960-61: A. Robert Groenke Jr., Mutual Benefit Life, vice-president; Wayne C. Hammond, Ohio National, treasurer; Robert A. Hagerty, Massachusetts Mutual, secretary and William J. Mack, Northwestern Mutual, national committeeman.

Guest speaker was Philip F. Howerton, Connecticut Mutual, whose address was titled "Growth as a Professional Man."

Guy Holloway To Speak

Guy Holloway, vice-president Commercial Service, will speak on "When We Inspectors Ask You For a Job" at the next meeting of Indiana Home Office Underwriters Assn. at Indianapolis, Oct. 12.

THE NATIONAL UNDERWRITER

The National Weekly Newspaper
of Life and A&S Insurance



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New chairman of American College, Paul F. Clark, left, chairman of John Hancock, is congratulated by his predecessor, Julian S. Myrick, Mutual of New York, New York City. At right is President Charles J. Zimmerman of Connecticut Mutual, who succeeds Mr. Clark as vice-chairman. Mr. Myrick retired from the chairmanship after 22 years in the post, and was elected chairman emeritus.



TOP AWARDS WINNERS during Patriot Life's qualification year: Milton I. Weiss (left), Syracuse, leader in paid volume and in premiums, and Joseph Zuckerman, Brooklyn, leader in paid lives. Seventy-five field personnel were on hand for the company's first annual conference, held at Pocomo Manor, Pa. Among them were eight Leaders Club qualifiers and 10 President's Club qualifiers.

TWO VETERANS—Nelson Chambers, right, of New York City, who just celebrated his 55th anniversary with New York Life, presents New York Life policyholder George Klippert of Queens, N.Y., a check for the face amount of his insurance, \$1,082, on Mr. Klippert's 96th birthday.



SMILE OF VICTORY is worn by Charles Anchell, (left), New York Life, New York City, after his election to the board of NALU at the convention at Washington. With him are Mrs. Anchell, and William S. Hendley Jr., outgoing president of NALU.



mark of distinction

Recognition of the training required to earn the designation of Chartered Life Underwriter—of which this key is the distinctive mark—is very definitely growing year by year. One indication of this is the growth in paid memberships in the American Society—from 2,264 in 1950 to a record high of 5,158 for the 1958-59 year.

Doesn't the increasing importance of this professional designation suggest to you that it would be worth your while to explore what C.L.U. study might do for you? You can get more information about C.L.U. activity in your community through your local life underwriters association.

BANKERS Life COMPANY
DES MOINES, IOWA

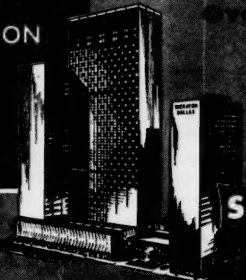
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HOSPITALIZATION
GROUP

Over \$1,400,000
Insurance in Force
Over \$248,000,000
in Assets



Southland Life
Insurance Company

Crowded Agenda Marks NFC Meeting

RUGLAND TELLS PRESIDENTS SECTION:

Strength Of Fraternal Insurance Depends On Grass Roots Action

The strength of the fraternal insurance system is directly dependent upon the extent of fraternal activity on the local level, Walter L. Rugland, Aid Assn. for Lutherans, told the presidents section Monday morning in his speech, "Fraternalism and Its Contribution to

strength of fraternal insurance.

He said, "This has been proven over and over again. In this connection, it is my deepest conviction that it is not only fraternal societies which are dependent upon this local level interest and activity, but I suggest to you that it is also the individual personal liberty of free Canadians and Americans which is dependent on it.

"We have witnessed in America, in the past quarter century, a greater and greater dependence of the individual upon the government for so-called personal security, the continued extension of which can only result in gradual and eventual loss of individual and personal liberty. There is no compromise. The retention of personal liberty and individual choice of action, as we know and cherish it in our American heritage, is simply not compatible with the so-called social insurance or with the welfare state as we now are seeing it develop under our very eyes.

"We have just witnessed again a most sorry demonstration by the Congress of the U.S., a demonstration which has been repeated for six or

(CONTINUED ON PAGE 27)

Investment Picture In Canada Painted At Section Meeting

In what he called a broad-brush painting, W. G. Pepall, vice-president and resident partner of the Montreal investment firm of Bell Gouinlock & Co., gave investment section members an outline of investment opportunities

NEW OFFICERS

President—Harold E. Bravich, Aid Assn. for Lutherans.

Vice-president—John C. Faulkner, Royal Neighbors.

Secretary—Lloyd L. Henrichson, Woodmen of the World, Omaha.

Treasurer—Murray F. Patterson, Modern Woodmen.

Executive council committee—Adele Lagodzinski, Polish Women's Alliance; Joseph Pranic, Polish Roman Catholic Union; Raymond A. Klee, Royal League, and Charles T. Kropik, Czechoslovak Society, past president.

In Canada Tuesday afternoon. Presiding over the meeting was Charles T. Kropik, Czechoslovak Society.

Mr. Pepall's remarks included these comments on the following types of investments:

—In general, Canadian bond prices will be in a firm to moderately rising trend in the months ahead, with per-

(CONTINUED ON PAGE 26)

Rugland Succeeds Ransford As Head Of Association

Barrett In Line For Top Post Next Year; New Unit On Activities Organized

MONTREAL—A pair of plenary sessions, 10 section meetings, one organizational meeting, several special committee meetings, two luncheons, one breakfast and a banquet reception served to pretty much prevent conventioners here last week at the annual meeting of National Fraternal Congress from getting out of the hotel and seeing the sights of this, one of the most interesting cities in the Western hemisphere. At least, the crowded



Walter Rugland

NEW NFC OFFICERS

President—Walter F. Rugland, Aid Assn. for Lutherans.

Vice-president—Arthur J. Barrett Jr., Woodmen of the World, Denver.

Executive committee—Dmytro Halychyn, Ukrainian National Assn.; Adele Lagodzinski, Polish Women's Alliance; Michael F. Ettel, Catholic Aid Assn., and R. George Ransford, Gleaner Life, past president.

schedule of this year's convention kept them from viewing it in the daytime.

Members in attendance, however, were far too busy room-hopping to really have time to even think about what they were missing, and when the final plenary session and the last section meeting were over and done with, many of the braver members still took time out to put on their hiking shoes long enough to be able to return home with the intelligence that they had at least gotten the chance to climb the heights of Mount Royal.

Election Of Officers

The attendance figure pushed the 600-mark and both plenary sessions were crowded, especially on the last day, when the final and most important business—the election of officers for the 1960-61 administrative year—took place. It was then that Walter F. Rugland, president of Aid Assn. for Lutherans, was elected president of NFC, to succeed R. George Ransford, president and general counsel of Gleaner Life. Moved up into line for the top post next year was Arthur J. Barrett Jr., president of Woodmen of the World, Denver, who was elected vice-president. New members of the executive committee elected at this meeting were Dmytro Halychyn, Ukrainian National Assn.; Adele Lagodzinski, Polish Women's Alliance; Michael F. Ettel, Catholic Aid Assn., and Mr. Ransford, the past president.

It was NFC's first meeting in Montreal since 1931, when the association

(CONTINUED ON PAGE 24)



Officers and executive committee members of National Fraternal Congress immediately after election at the annual convention in Montreal meet as a group. First row, from left, are R. George Ransford, Gleaner Life, past president; Edna Dugan, Degree of Honor Protective Assn., executive committee; Walter F. Rugland, Aid Assn. for Lutherans, president; Adele Lagodzinski, Polish Women's Alliance, executive committee, and Arthur J. Barrett Jr., Woodmen of the World, Denver, vice-president. Standing, from left, are Michael F. Ettel, Catholic Aid Assn., Joseph Sudimack, Greek Catholic Union, Martin E. Cusick, Protected Home Circle, and Dmytro Halychyn, Ukrainian National Assn., all members of the executive committee, and Foster F. Farrell, secretary-treasurer.

Although panel, "Auc presented b tion Wedne many benef the use of A one paneli with the su felt they mi aid.

Since the May to elec held at this ing, howeve of the We president an ing Wednes Home Circle and Robert men, becan ected to the William J. Benefit; Do Family Lif of Norway, Aid Assn. f NFC Pres during his section, said convention would be man" and r session of t In the au Richter, Kn ed some of f had shown elist who s that they v volume rec He added, audio-visua Clair A. men, listed audio-visua his compan; —It both —It mak

fluence. —It is alv er gets tire and never mind. —Audio- formed by p —People

New N is Born Not a nev within the organization during the in Montreal is Fraternal The aim mote a bet standing of fraternal t of these sub appropriate tions at NFC tivities grou ing immed convention Fred A. who was o the formati was elected tizational m ted were M lic Slovak raska, Czec idents; A. merical Tr and Clyde United Am past preside

Field Managers Panel Discusses Pros, Cons Of Audio-Visual Aids

Although all the members of the panel, "Audio-Visual Aids to Selling," presented by the field managers' section Wednesday, agreed that there are many benefits that can be derived from the use of A-V by fraternal field forces, one panelist tempered his enthusiasm with the suggestion that his field men felt they might have sold a larger volume if they had worked without the aid.

Since the field managers meet in May to elect officers, no election was held at this meeting. At the May meeting, however, T. E. Newton, Woodmen of the World, Omaha, was elected president and presided over the meeting Wednesday. David Baer, Protected Home Circle, was named vice-president and Robert H. Platt, Modern Woodmen, became secretary-treasurer. Elected to the executive committee were William J. Wenger, National Mutual Benefit; Douglas G. Tralmer, Catholic Family Life; Earl W. Johnson, Sons of Norway, and George V. Krampien, Aid Assn. for Lutherans.

NFC President R. George Ransford, during his greetings speech to the section, said that this would be the last convention at which the field managers would be expected to play "anchor man" and meet after the final plenary session of the full convention.

In the audio-visual aid panel, J. F. Richter, Knights of Columbus, explained some of the fine results his company had shown with A-V. He was the panelist who said that many agents felt that they would have realized larger volume records without using the aid. He added, however, that he found audio-visual aids very helpful.

Clair A. Holbrook, Modern Woodmen, listed seven important features of audio-visual aids, ones which agents of his company endorsed. They are:

—It both shows and tells.
—It makes use of third party influence.

—It is always at 'concert pitch,' never gets tired, never has a stomach ache and never has too much else on its mind.

—Audio-visuals are always performed by professionals.

—People have become accustomed to

learning and being sold by pictures.

—Audio-visuals get attention when talking often will not.

—They make it possible to obtain more interviews.

Mr. Holbrook added that audio-visuals used by his company have proved useful in conservation work, prospecting and recruiting.

As far as results are concerned, Mr.

Holbrook said, "Our average size case sold with audio-visual is \$5,248 and this includes juvenile business. This figure is approximately \$1,800 larger than our average as a whole, not including juvenile, so it proves that our true average is much larger than \$1,800 more per case where the audio visual is used."

"In interviews where audio visual was used, one sale resulted from each 1.6 interviews."

"About \$3 million worth of business has been written through the use of audio-visual and where it was given direct credit. These figures are based

on 149 weekly reports through Sept. 15 and include 154 'no sale' reports," Mr. Holbrook reported.

David Baer, Protected Home Circle, pointed out a common problem—the agent who uses audio visual aids for a short while and then gives it up. These men, Mr. Baer said, are hurting themselves. He then went on to explain his fraternal's use of A-V.

Final speaker for the section was Carl L. Strong, director of insurance programs of Michigan State University, who discussed sound management practices in a speech titled, "The Ps and Qs of Management."



What makes an insurance man really successful?

Ability, to be sure—coupled with the ambition, initiative and energy to make the most of it. But however high a man's personal qualifications, he must have strong support from his home office to achieve his goals.

At Lutheran Brotherhood, "home office support" means three things basically:

1 Quality "products"—a complete offering of up-to-date plans at rates in the lowest 2% of all listed American insurance organizations.

2 Training that includes several weeks of work in the field with an experienced life underwriter *before* taking

an intensive home office course. (Helps make the "school-work" all the more meaningful and applicable.)

3 The very latest and most effective selling aids. (Example: a portable strip film/projector kit for in-the-home demonstration of advantages of Lutheran Brotherhood plans.)

This kind of "help from home" has resulted in better service to policyholders . . . *successful* businesses for Lutheran Brotherhood representatives . . . sound, steady growth for our company. And that's reason enough to keep the emphasis where it's been from the beginning: *working with our men.*



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PERSONALITY:

William Zuehlke Sr., 86, Going Strong As NFC Conventioneer

William H. Zuehlke Sr., who retired as treasurer and investment head of Aid Assn. for Lutherans in 1952, and was reported by most authoritative sources at the annual NFC meeting in Montreal to be the oldest convention attendee this year, is still going strong both in his activities for the congress and in his work as a director and chairman of A.A.L.'s finance committee.

The mere fact that he has been officially retired for eight years has not dampened his enthusiasm for NFC and the job it is doing for the nation's fraternal, nor has it slowed down his participation in its good works. The same goes for his relationship with A.A.L., where he still holds an unbeatable record—he has never missed a meeting of the board since he helped found the fraternal in 1902.

Notes NFC's Progress

During an interview in NFC's press room at the annual convention in Montreal, Mr. Zuehlke told THE NATIONAL UNDERWRITER that he felt NFC, in recent years, has been more successful at promoting the idea of fraternalism to the American public than it was when his organization first joined the association some 30 years ago.

As for the future of fraternalism, Mr. Zuehlke said he wasn't worried about the industry leaders. In their case, it seemed to him a matter of success begetting success, and the top ten and others like them should continue growing. It was the little fraternalism which he was concerned with. Many of these, he said, are just about holding their own.

Mr. Zuehlke held his press conference immediately following the Tuesday afternoon meeting of the investment section, a unit of the congress which he was instrumental in creating. For years, he and others like him plugged for the idea of an investment section, which finally came into being more than a decade ago. It was his theory that when fraternalism went off the assessment system and onto a legal



William H. Zuehlke Sr., although retired as treasurer and investment head of Aid Assn. for Lutherans, still keeps abreast of investment trends in his office at the fraternal's home office.

reserve basis, investment became a more important field for fraternalism, thus necessitating a source of information for officers specializing in this area of the business.

Today, the A.A.L. investment program is handled by Mr. Zuehlke's son, William Zuehlke Jr., investment vice-president, but the senior Zuehlke still likes to visit the home office, where he reviews the fraternal's investment portfolio with investment and securities analysts and with the investment committee.

Asked whether he expected to attend next year's NFC meeting in Cincinnati, Mr. Zuehlke said he expected he would, "That is, if my luck holds out."

W.O.W., Omaha Buys Large Handmade Flag

An 8-by-12-foot, hand-crocheted American flag has been purchased by Woodmen of the World, Omaha from the Omaha United Community Services campaign.

Mrs. Helen Worley of Omaha, after two years' work and 17 miles of thread, completed the flag and donated it to the fund drive whereupon the fraternal obtained it through a special contribution over and above its regular corporate gift. Woodmen of the World

Image Building For Fraternalism Examined At Press-PR Group

How fraternalism can do a better job of creating a favorable public image of their organizations was the subject under discussion by a well-informed panel of speakers at the press and public relations section on Monday

NEW OFFICERS

President—Francis W. Olson, Equitable Reserve Assn.

Vice-president—Jerry F. Chmelicek, Czechoslovak Society.

Reelected secretary-treasurer—Bessie Kubanis, Royal League.

Executive committee—May Beaver, Supreme Forest Woodmen Circle; T. H. Hartman, Aid Assn. for Lutherans; Victor Zarembo, Aid Assn. for Lutherans, and Leland A. Larson, Woodmen of the World, Omaha.

morning, during which Leland A. Larson, Woodmen of the World, Omaha, presided.

The meeting followed the section's traditional breakfast, which featured, beside the customary bacon, eggs, rolls and steaming coffee, a Canadian speaker Royd E. Beamish, assistant to the president of Maclean-Hunter Publishing Co., publishers of Maclean's magazine.

One Fraternal's Program

T. H. Hartmann, Aid Assn. for Lutherans, the first panel speaker, outlined several things his organization believes is helping it to create a more favorable public image. Among them he listed the existence of some 3,600 lodges or branches; participation in civic and charitable activities; inviting local people to branch meetings; annual state conventions to which local and state officials are invited; the AAL

will display the flag for a year and then return it to fund officials as an annual trophy for the most valuable contribution to the campaign. The fraternal, which makes a practice of donating flags, has distributed 28,342 American standards to churches, schools, scout units, 4-H clubs and other groups in its flag program.

quarterly to members, and its PR department doing research into public wants and attitudes.

Harriet S. Jeanes, Royal Neighborhood, explained how her fraternal sponsored a "Camp of the Month" campaign, and on the national level, is working closely with the American Hearing Society in aiding the hard of hearing with hearing aids and rehabilitation programs.

Jerry F. Chmelicek, Czechoslovak Society, told of how his group helps create a better public image by working first through the youngsters. He said, "He outlined the society's program for dance classes, dramatic and bowling clubs for children."

Mr. Chmelicek also pointed out that fraternalism of his type—which once exclusively appealed to immigrant groups—need to adapt their organizations to a changing society. "Foreign speaking fraternalism, as he called them, must adjust to the fact that their old members want to preserve the 'old'

Secretaries Told Fraternalism Supply Human Needs—But!

No other group in America today can supply the six human basic needs—the need for love, security, creative expression, recognition, new experience, and self-esteem—Phillip Bucci, president of the Philadelphia public re-

NEW OFFICERS

President—Albert Stelkovic, William Penn Fraternal Assn.

Vice-president—Dan E. Miller, Woodmen of the World, Denver.

Secretary-treasurer—Louise Patrick, Woodmen Circle.

Executive committee—Anna Kampmann, Catholic Knights of America; Norman W. Lachance, L'Union Saint Jean-Baptiste d'Amerique; Richard E. Hinne, Gleaner Life, and Clyde F. Wilmeth, United American Mechanics.

lations firm of Philip Bucci Associates told the secretaries section Monday morning.

Clyde F. Wilmeth, United American Mechanics, presided over the section.

Mr. Bucci noted, however, that despite the fact that fraternalism are in a unique position to provide these basic needs, something is lacking from the fraternal movement, and that something is unity. Fraternalism, he said, is brotherhood working together in a common cause, and members of NFC have lost sight of this fact. They want brotherhood, and in this respect they are the non-conformists in our society, but each fraternal wants its own brand of brotherhood.

Failed To Sell Product

What is needed, Mr. Bucci said, is for fraternalism to settle on a uniform kind of brotherhood. Lacking it, they have failed to sell their product of fraternalism, and in turn, failed to sell brotherhood.

Mr. Bucci pointed to the fact that over the years members of NFC have tried to sell the idea of fraternalism to the public but they have done so in a rather loose and disorganized way. He noted that it was only at this annual convention that the congress finally got around to adopting "its foster child"—a reference to the fact that the association, at the organizational meeting on Sunday, established an association within the association, Fraternal Activities Assn. The new unit has as its purpose the disseminating of the story of fraternalism and its various activities.



Here Is Modern Woodmen's

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Here is a man in the center of things. Accustomed to leading a full life, he plans a full future for his family and himself. He does this by establishing a far-sighted life insurance program with the helpful counselling of a Modern Woodmen agent. Our agents become thorough counsellors through our modern educational courses, complete through advanced training schools and regular sales conferences. Their prospect files are built from outstanding sales aids, including our own audio-visual presentations and a generous advertising allowance, which is unique in the life insurance industry. The Modern Woodmen Agent also has a promising future. Interested? Write us today.



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in the organization's structure and activities, while the young want to streamline them. Somehow, he said, the two factions must be brought together if this type of fraternal is to survive.

International Communications

Mr. Beamish's speech was an eloquent plea for Canadians and citizens of the U.S. to improve their communications and to thus to allay many of the irritations that exist between the two nations.

He said, "Without realizing it, we've been very busy creating a lot of misconceptions about each other. Let's stop pretending and start considering, openly and frankly, what we like and what we don't like about each other. Let's tell our people when our neighbors think we're off base and why. Then we may be able to get back on base again. The white light of truth is the only thing that will produce the magic substance we envy in the oyster—the substance that will not only eliminate a source of irritation, but produce a pearl of wisdom and understanding—a pearl of untold wealth—in the process."

Miss Spangler Lists Major Contributions Of State Congresses

Anna B. Spangler, Royal Neighbors, in an enthusiastic endorsement of the work of state fraternal congresses at the section's luncheon Tuesday, ex-

NEW OFFICERS

President—Frank J. Vodraska, Czechoslovak Society.

1st Vice-president—William J. McGowan, Knights of Columbus.

2nd Vice-president—Michael F. Etzel, Catholic Aid Assn.

Reelected secretary-treasurer—G. Myron Savage, New England Order of Protection.

Executive committee—Nelle A. Sexton, Royal Neighbors, past president; John J. Cannon, Woodmen of the World, Denver; Stephen J. Tkach, Pennsylvania Slovak Catholic Union; Fred W. Emig, Royal League; Regina Piasseki, Women's Catholic Order of Foresters, and Ray Smith, Woodmen of the World, Denver.

amined three of the major contributions the congresses are making to the fraternal insurance system. Nelle A. Sexton, Royal Neighbors, presided at both the luncheon and the regular section meeting that followed.

Miss Spangler said she considered the organized promotion of desirable legislation and assistance for combating adverse legislation as the greatest benefit member societies receive from state congresses. She noted that a panel during the section's regular meeting would discuss this important subject.

For a second contribution, Miss Spangler listed public relations. She said, "The state fraternal congresses are the standard bearers in promoting friendly cooperation among fraternal benefit societies, state insurance

departments and state legislative bodies. It is through the state congresses that the state insurance departments and the legislative bodies have gained a knowledge and an understanding of the services rendered by fraternalism."

Together, working as a unit, was the third benefit derived from the congresses, Miss Spangler said.

Thomas R. Balaban, deputy commissioner of Pennsylvania, at the regular section meeting said that state congresses interested in promoting specific legislation would find it advantageous to work through insurance departments.

Frank H. Lee, Woman's Benefit Assn., moderated the panel on legislation and was assisted by four panelists from the law committee—Luke E. Hart, Knights of Columbus; Robert E. Bigelow, Independent Order of Foresters; George McDonald, Modern Woodmen, and Lendon Knight, Royal Neighbors. Among the questions the panelists attempted to answer were:

—Why are state fraternal congresses interested in legislation?

—Who should determine when legislation should be endorsed or opposed?

—What role should state congresses play in legislation?

Legal Aspects Of Simultaneous Death Aired For Lawyers

One of the most important features of a fact-packed session was a paper on the uniform simultaneous death act presented by Martin E. Cusick, mem-

NEW OFFICERS

President—Cornelius Connolly, Supreme Forest Woodmen Circle

Vice-president—William J. Penkowski, Polish Roman Catholic Union.

Secretary-treasurer—George H. McDonald, Modern Woodmen.

ber of the Sharon, Pa., law firm of Wiesen, Cusick, Madden, Joyce, Acker & McKay, to the law section Tuesday morning. Edmund J. Meagher, Royal Neighbors, presided over the section meeting.

After a thorough coverage of the uniform simultaneous death act's history, during which Mr. Cusick cited chapter and verse, he summed up his analysis. He said, "We might state that

(CONTINUED ON PAGE 26)

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Experienced, qualified
men and women
to represent us in:

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INDIANA
IOWA
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MINNESOTA
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TERRITORIES OPEN FOR GENERAL AGENCY CONTRACTS

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Oldest Catholic Life Insurance
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FAITHFUL, PROMPT AND
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MORE THAN 92 YEARS

Palmer's Political Work Cited In Magazine Piece

H. Bruce Palmer, president of Mutual Benefit Life, is given prominent mention in the Oct.

1 issue of Saturday Evening Post in an article, "How to become a Politician," by Oscar Schisgall.



H. Bruce Palmer

The article is about the action course in practical politics sponsored by the U. S. Chamber of Commerce. It is being taught in companies throughout the country. Advocates of course, of whom Mr. Palmer is one, realized the need for a more informed electorate as well as intelligent participation in politics on levels.

In the article Mr. Palmer's activities as head of the Effective Citizens Organization—ECO—are cited and he is quoted on the importance of this movement in relation to the U.S. chamber's practical politics course.

"The aims of ECO," Mr. Palmer is quoted as saying, "has been to stimulate business leaders to give greater thought to politics. We dealt largely with the executives of big corporations—about a thousand firms. Generally we invited them to two-day workshops for political discussions. The chamber of commerce, we felt, should aim its campaign at the man in the street—at every American, not just at business leaders."

Since 1895

Royal Neighbors of America

has provided a dual service

of fraternalism and life

insurance for more than

65 years. The Society now

insures women, men and children

and provides a wide variety of

fraternal activities.

ROYAL NEIGHBORS OF AMERICA

Supreme Office Rock Island, Illinois

Rugland Succeeds Ransford As President

(CONTINUED FROM PAGE 20)

held its 43rd annual convention. Said Mr. Ransford in his annual report, "While retaining its charm, much has occurred in the way of advancement in this beautiful city. So, too, change and progress has been the experience of the National Fraternal Congress and in the segment of the economic and human element it represents. Yet the ideals which were present at the birth

of our system still are our foundation." Mr. Ransford pointed out that last year, at the annual meeting in Philadelphia, the general welfare and lodge activities committee presented a resolution to form a fraternal activities section or association, for the purpose of serving as the nucleus for pooling ideas that would strengthen and disseminate information about the fraternal system. Such a group—Fraternal

Activities Assn.—was formed the night before Mr. Ransford gave his address.

After thanking the chairmen and members of NFC's various committees, Mr. Ransford said, "If I were to pick one committee for special recognition, it would be the law committee, whose chairman is Frank Lee, general counsel of Woman's Benefit Assn. This has been undoubtedly the busiest so-called 'legislative off-year' in history. Num-

erous bills affecting the fraternal benefit system were introduced in various sections of the country. In instances where adoption would have been detrimental, they were defeated or withdrawn, and where beneficial to supervision and the system, they were given support and passed.

"The State Fraternal Congresses and member societies deserve much credit and commendation for their cooperation with the law committee and assistance given. While Mr. Lee's report will reflect the work of this committee, you cannot appreciate the devotion to responsibility on the part of Mr. Lee in the tradition of chairmen who preceded him. Nor will it reflect the time, ability, study, preparation and travel on the part of the chairmen and various members to whom assignments were given. It bears repeating all this is done without expense to the congress and would otherwise be a substantial item in our budget. I know of no other trade association that does not maintain its own legal department or retain counsel.

"During the past year, I regret to report the termination of membership in the congress by two societies, one of which mutualized. However, there is a silver lining, too, for I am happy to welcome into membership Life Insurance Society of America of Birmingham, Ala."

Tribute To Foster Farrell

In a well-received tribute to NFC secretary-treasurer, Foster F. Farrell, Mr. Ransford said, "An organization, association, corporation or enterprise is often the shadow of one individual. Truly, the progress of NFC is the shadow of Foster Farrell. For a quarter of a century, that shadow has found its way into the hearts and affections of not only all fraternalists, but also into the hearts of industry and state supervisory people as well. It has been a significant privilege for your president to serve with this man whose every waking moment is dedicated to the welfare of our congress and system. We are the benefactors of his talents which have brought respect and stature to the congress."

Returning to his own activities during the past year, Mr. Ransford reported, "It has been my privilege to represent you as a member of the insurance committee of the U.S. Chamber of Commerce and to serve as chairman of a subcommittee on better business climate. Its initial responsibility was to develop a program for study and discussion groups in insurance organizations and industry trade associations in order to secure the widest possible participation and understanding of our economic system which insurance serves."

Challenging Experience

Mr. Ransford said that his term of office has been a rewarding and challenging experience and that it has given him a greater realization of the tremendous value of membership in NFC and "the incomparable service it provides."

Mr. Farrell, when it came his time to give the secretary-treasurer's report, said, "I would hate to think that we (NFC) are a non-profit organization. Rather I would like to know that our members benefit from their membership in the National Fraternal Congress. The men and women who conduct the affairs of fraternal benefit societies are and need to be hard-headed business men. They know the value of a dollar and believe in the profit motive on which this country has been built.

"It is my sincere belief that societies

Aid Association
for Lutherans
insurance in
force has
grown substantially
each year —
to a present
record of a
billion and
three quarter
dollars which
is owned by
the 575,000 AAL
members.
AAL benevolence
programs in
behalf of
Synodical
Conference
Lutheran church
institutions
keep expanding
with this
growth in
our life
insurance
sales.



AID ASSOCIATION FOR LUTHERANS

APPLETON, WISCONSIN

profit from membership in this association. I further believe that the society which serves the association the most, through its officers, derives the greatest benefit. I believe that your society has derived more good than the dollar-and-cents value of the dues it pays because of the efforts which you have personally contributed to the entire fraternal benefit system. I believe that because of the work which you have done, you, personally, have derived much in the way of satisfaction and pride in this year's achievements."

In a report on the nationals' legislative achievements, Mr. Farrell said NFC received a total of 568 bills and reproduced and sent copies of 50 of these to members. Through the medium of legislative bulletins it cited 30 more, which were of interest to members. Of these, a total of 80, 31 were enacted into the laws of the several states which regulate the operation of fraternal benefit societies and will thus alter or better their operating procedures. Because Congress had before it for consideration some 8 bills which might have adversely affected fraternal benefit societies, NFC cited these bills for information. Seven of these were killed or died in the house of origin and one, HR 10, was referred to the President. This one, however, was in an extremely modified form from the bill as originally introduced, Mr. Farrell reported.

Survey Carried Out

Last year, Mr. Farrell continued, following adoption of the report of the constitution committee, he was directed to make a survey regarding the annual budgets of all state fraternal congresses and to send, if necessary, a questionnaire to determine the necessity for adjusting their annual dues, as set forth in article 18 of the constitution. A questionnaire was sent to every state congress containing, among others, the question, "Do you believe that article 18 of the constitution of the National Fraternal Congress should be amended to permit state fraternal congresses to charge dues in excess of the present figure of \$15?"

To the question, Mr. Farrell said, 12 state congresses answered "yes" and 18 answered "no." Four did not reply. It was also determined that two state congresses charge dues of \$25, 15 charge \$15 and 13 charge only \$10 a year. After a review of the questionnaires, the executive committee adopted the recommendation that no change be made in article 18 and particularly with regard to the third paragraph which fixed \$15 as the amount of dues which may be charged members of any state fraternal congress.

Guest Speaker

Guest speaker at the first plenary session was Robert Kazmayer, publisher of the news letter, "Things to Watch and Watch For," Rochester, N.Y. Following a discussion of the international outlook in general and problems in Africa specifically, Mr. Kazmayer dwelt for a few minutes on the subject of fraternalism.

He said, "Some people say the great conflict emerging from this changing world is between the United States and Russia. There is such a conflict and it's real, but there is a deeper one. Some say it is a struggle between east and west. It is yet deeper than that. Some say it is between communism and capitalism, or between democracy and tyranny, but it is more than that. The struggle in which we are inescapably enmeshed today is fundamentally a conflict between two totally different philosophies of life, two completely

different concepts as to the nature of the universe in which we live. Two different concepts as to the nature of man.

"The Soviet rulers openly proclaim that man is merely an animal with a mind. He is the smartest animal—nothing more. Out of that belief come the attitudes and practices characteristic of communists everywhere. When the chips are down they have no more regard for human life than a man spraying DDT has for insects.

Challenge To Fraternalism

"On the other side there is our fraternal belief that all men are brothers, that there is an intrinsic worth and dignity in every living human being. Our whole civilization, all our culture is based on our belief in the brotherhood of man and the fatherhood of God. Let's recognize that as we work fraternally we're doing the most that can be done for the ultimate victory of mankind. This is the challenge of the fraternal in our world today," he said.

The first plenary session closed with committee reports given by committee chairmen. They were Hugh Young, Catholic Order of Foresters, auditing; Frank H. Lee, Woman's Benefit Assn., law; A. W. Franklin, Order of United Commercial Travelers, organizational committee on welfare and fraternal activities; M. J. Vargovich, 1st Catholic Slovak Union, general welfare and lodge activities; George H. Crowns, Catholic Order of Foresters, resolutions; Richard E. Jeanes Jr., Royal Neighbors, public relations; Daniel D. Macken Jr., Woodmen of the World, Omaha, revision of blanks; Robert Bigelow,

NFC's New President, Walter L. Rugland

Walter F. Rugland, who was elected president of National Fraternal Congress at its annual convention in Montreal, is president of Aid Assn. for Lutherans. During the 1959-60 administrative year, he was NFC's vice-president.

Mr. Rugland has for many years been active in civic affairs in the Appleton, Wis., area. He is a director and treasurer of Appleton Memorial Hospital, a past president of the Appleton Chamber of Commerce and an elder and member of the finance committee of his home church.

Independent Order of Foresters, constitution, and Alvin G. Tiedje, Modern Woodmen, security valuations.

The dinner Tuesday evening was preceded by a reception sponsored by La Societe des Artisans, Independent Order of Foresters and La Societe l'Assumption, all resident Canadian fraternalists. Speaker at the dinner was Carl C. Byers, educator, humorist and author.

At the final plenary session, Mr. Crowns gave the final resolutions committee report and other committee chairmen gave reports of their com-

mittees. They were Louise Patrick, Supreme Forest Woodmen Circle, membership; Gretchen Pracht, Lutheran Brotherhood, publicity; Arthur J. Barrett Jr., Woodmen of the World, Denver, reports; Steve M. Cvetetic, Croatian Catholic Union, credentials, and W. Cable Jackson, Modern Woodmen, nominating.

Speaker at the final session was Paul M. Deac, executive vice-president of National Confederation of American Ethnic Groups. The title of his speech was "U.S. Ethnic Groups—New Force on the American Scene."

THINK OF TOMORROW!

A sailor plots his course before leaving harbour; an airman files a flight plan before take-off; a builder builds a home for our future generations.

So it is with every worthwhile endeavour—plan first, then execute. Plan today for your tomorrow.

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Established 1882—more than a million members

More than a billion dollars insurance in force

	July 1, 1959	July 1, 1960	Increase
Subordinate Councils	4,366	4,529	163
Columbus Squire Circles	568	638	70
Membership	1,115,417	1,136,137	20,720
Insurance Members	403,592	419,069	15,477
Associate Members	711,825	717,068	5,243
Insurance in Force	\$889,800,885	\$1,012,382,293	\$122,581,408
Assets	\$148,401,166	\$162,928,575	\$ 14,527,409
Benefits Paid	\$137,381,479	\$143,780,075	\$ 6,398,596

Joseph F. Lamb
Supreme Secretary

Columbus Plaza
New Haven, Conn.

Luke E. Hart
Supreme Knight



FOR THE MAN ON HIS WAY UP!

If you could get high enough for a full view of the Midwest, you'd readily see the tailor-made Gleaner opportunity. The *finest* of life insurance protection, *outstanding* and *effective* sales aids, *new*, agency expansion with *new* agency opportunities, **PLUS** a fraternal benefit program of *new* vigor, awaits the insurance salesman who wants a lift. You are invited to become a key member of the Gleaner family. Openings in Michigan, Iowa, Indiana, Illinois and Ohio. Write in confidence to R. E. Henne, C.L.U., field superintendent.



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The newly elected officers of National Congress' presidents' section in their first group portrait. From left, seated, are Anna B. Spangler, Royal Neighbors, secretary-treasurer; Frank J. Kress, American Fraternal Union, president and Josephine Weigl, Women's Catholic Order of Foresters, 1st vice-president. Standing, from left, are Arthur J. Barrett Jr., Woodmen of the World, 2nd vice-president, Denver, and Frank J. Vodrazka, Czechoslovak Society, immediate past president.



Air Legal Aspects Of Simultaneous Death

(CONTINUED FROM PAGE 23)
the act is applicable where there is no sufficient evidence that persons have died otherwise than simultaneously in the following circumstances:

—"Where the title to the property depends upon the priority of death, the property of each person shall be disposed of as if he had survived, except as otherwise provided in the act."

—"Where property is so disposed of that the right of a beneficiary to succeed to any interest is conditional upon his surviving another person, and both persons die, the beneficiary shall be deemed not to have survived; and in the case of two or more beneficiaries' property has been disposed of in such a way that at the time of their death each of such beneficiaries would have been entitled to the property if he had survived the others, the property shall be divided into as many equal portions as there are such beneficiaries, and these portions shall be distributed respectively to those who would have taken in the event each had survived."

—"Where property is held as joint tenants or tenants by the entireties, it shall be distributed one-half as if one had survived, and one-half as if the other had survived. If there are more than two joint tenants, it shall be in the proportion that one bears to the whole number of joint tenants. The term 'joint tenants' includes owners of property held under circumstances which entitled one or more to the whole of the property upon the death of the other."

—"Where a husband and wife have died, leaving community property, one-half of all the community property shall pass as if the husband had survived (and as if said one-half were his separate property) and the other one-half thereof shall pass as if the wife had survived (and as if said other one-half were her separate property)."

—"Where the insured and the beneficiary in a policy of life or accident insurance have died, the proceeds of the policy shall be distributed as if the insured had survived the beneficiary (except if the policy is community property of insured and his spouse, and there is no alternative beneficiary, or no alternative beneficiary except the estate or personal representatives of the insured, the proceeds shall be distributed as community property, under section 4)."

—"The act does not apply in the case of wills, real estate, deeds or con-

tracts of insurance, or any other situation where provision is made for distribution of property different from the provisions of this act, or where provision is made for a presumption as to survivorship which results in a distribution of property different from the provisions of the act."

R. Leighton Foster, counsellor of Canadian Fraternal Assn., in his speech, discussed "The Current Revisions of the Uniform Life Insurance Act of the Canadian Provinces." William B. Miller Jr., member of the Chicago law firm of Lord, Bissell & Brook, outlined legal considerations in marine financing.

Investment Picture In Canada Painted At Section Meeting

(CONTINUED FROM PAGE 20)
iods of price weakness occurring only briefly.

—At the present time, mortgages, particularly national housing act mortgages, represent good investment value in Canada.

—Provincial bonds at current yields of around 5½% also offer good value in the Canadian market.

More Attractive Yields

—Municipal bonds, if well selected, provide attractive yields.

—Utility bonds are offering top quality, attractive yields currently in the 5½-5¾% area and adequate call protection, usually 10-15 years.

—The volume of good quality industrial bonds offered in the market is normally small, but when they are available they provide yields comparable to utility bonds and non-callability for 10-15 years.

—An interesting new field is opening up in the form of gas production loans. Recent favorable U.S. and Canadian government decisions with respect to the export of Canadian gas to the U.S. is likely to increase the demand for this type of capital.

—Another new investment field in Canada is equipment leasing.

—Over the past few years the sale and lease-back of real estate has been an important form of investment in Canada.

—Canadian stocks, while not yet on the bargain counter as far as yield and price earnings ratios are concerned, offer investors better value now than any time since the Korean War.

GREETINGS TO THE MEMBERS AND CON- STITUENTS OF THE 1960 CONVENTION OF THE NATIONAL FRATERNAL CONGRESS

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John P. Evans, Vice Pres. & Secy.

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on the band wagon
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Two Panels Enliven Proceedings Of The Actuaries Section

Two panels—one on home office procedures and the other concerned with the 1958 CSO mortality table—were featured during the meeting of

NEW OFFICERS

President—Robert E. Bruce, consulting actuary, Chicago.

Vice-president—Henry Scheig, Aid Assn. for Lutherans.

Secretary—Reuben Jacobson, Lutheran Brotherhood.

Treasurer—Mary M. Cusic, Royal Neighbors.

Editor—Harmon R. Taylor, consulting actuary, Cedar Rapids.

Librarian—Frank H. Lee, Woman's Benefit Assn.

Council members—Samuel Eckler, Independent Order of Foresters; Frank J. Gadiant, Modern Woodmen; Carl Fisher, head of the actuarial department, University of Michigan, and Daniel Macken, Woodmen of the World, Omaha.

the actuaries section Tuesday morning, John Gall, Aid Assn. for Lutherans, presiding.

Lead-off speaker on the home office procedures panel was Robert H. Taylor, consulting actuary, Cedar Rapids, who described a punch card direct billing procedure that was installed by Catholic Family Life. He was followed by Mr. Gall, substituting for Ingolf Lee, Lutheran Brotherhood. Mr. Gall discussed a punch card system installed by A.A.L. for the preparation of notices

to members and the accounting methods in connection with certificate loan and cash withdrawal operations.

Results Of Four-Year Effort

Franklin C. Stauffer, Modern Woodmen, the panel moderator, outlined the results of his company's four-year effort, now completed, to install a magnetic tape, medium-sized electronic computer system, involving a billing system that continues to collect through local lodges.

On the 1958 CSO table panel, Robert E. Bruce, consulting actuary, Chicago, opened it up by summarizing the history of the '58 table and outlined a comparison between it and the 1941 table. Mary M. Cusic, Royal Neighbors described her company's thinking and plans for use of the table, indicating that her fraternal hoped to change to rates based on the new one by mid-1961.

Discusses Regulatory Aspects

Henry S. Scheig, Aid Assn. for Lutherans, discussed the regulatory aspects of the new table as it applies to fraternal and summarized the experience A.A.L. had in filing a certificate form based on it.

Samuel Eckler, Independent Order of Foresters, outlined the Canadian situation in respect to the 1958 table.

Officers of this section are elected by Fraternal Actuarial Assn., which holds its meetings in conjunction with NFC.

Rugland Addresses Presidents Section

(CONTINUED FROM PAGE 20)

seven congressional election years. I refer to the shameful shenanigans over which political party can claim the credit for promising to give away the most of America's future economy to that segment of the population which can swing the most votes. This time it was the aged; two years ago it was the retired people receiving social security benefits; four years ago it was the disabled worker and the women's working force of our nation.

"We can do a lot more than we are if we will but use the tools and the facilities which lie before us. To neglect to do so now is to neglect one of the major tenets of the very nature of our fraternal existence," Mr. Rugland urged.

Fraternal Monitor's Editor

James F. Love, editor of the Fraternal Monitor, speaker at the section's luncheon, told his audience that a fraternal, just like any other business, is like a wheelbarrow—it stands still unless someone pushes it.

Said Mr. Love, "I have no intention of telling you what your plan for tomorrow should be. What I am saying is: Survival dictates that you must have a plan for tomorrow and if you don't have, you would be wise to start making one even while enroute home.

"For a fraternal not to have objectives, both immediate and long range, is simply an admission that there is no program for planned growth and no measure for determining the results which are, as against the results that should be.

A second speaker during the section's regular meeting was Harry M. Kirby, assistant to the director of chapters of the National Foundation. Mr. Kirby, in a speech titled, "Current Status of the National Foundation's Research Program," outlined what is in store for Americans in the public health field.

MD In Underwriting Damned If He Does And If He Doesn't

The insurance company doctor involved with life underwriting, caught between the caution of the home office and the demands of a field force in a questionable case, is damned if he passes on it and equally criticized if he

surance, at the medical section meeting Tuesday morning, Dr. Margaret Hill, Woman's Benefit Assn., presiding.

Dr. Higgins told the section that the underwriting MD has only one out in such a situation and that is to forget the fact that he is caught in a squeeze between the home office and the field and simply stick to his job of making an objective appraisal of each case as it comes before him for decision.

Further exploring medical advances, Dr. David R. Murphy, chief surgeon of Children's Memorial Hospital, Montreal dealing specifically with heart diseases, said, "We all know that the advent of modern investigative and surgical techniques has broadened the indications for operations in patients with congenital heart disease. I doubt that many realize the extent of this achievement.

Dr. Rene Veilleux of the University of Montreal substituted for Dr. Hans Selye, the university's director of medical research, in introducing a film on "Stress and the Adaptation Syndrome."

During the luncheon which followed the meeting a panel on recent advances in chest diseases was moderated by Dr. Roger G. Henning, Aid Assn. for Lutherans.

CONGRATULATIONS and BEST WISHES to both the outgoing and newly elected OFFICERS of the NATIONAL FRATERNAL CONGRESS of AMERICA.

The steady increase in Fraternal Life Insurance sales throughout the United States and Canada is a tribute to the foresightedness of the member societies of the National Fraternal Congress. We are pleased that our modern policies and ever growing sales force has helped, in part, to advance the sales of Fraternal Life Insurance.

Equitable RESERVE ASSOCIATION
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All Modern Life Certificates on CSO Tables. Attractive Social Life—Also Fraternal Benefits, including Dread Disease, Hospital Aid, Eye Health Service and Scholarship Grants.

Organized, Written Procedures Build High Production Agency

(CONTINUED FROM PAGE 8)

letter from one of our agents to a friend in another city who was contemplating the life insurance business; a number of breakdowns of places a new man gets his business, both by source of prospect and type of sale (this I found answers the No. 1 question from the prospective agent, "Where do you find the prospects?").

We had a statistical comparison of how our individual man performed in terms of field hours, calls, closing in-

terviews, number of sales, average size sales, etc., as compared to an over-all company average of new men. Also included was a summary of our agency training program. This I learned the hard way, because a few years ago I lost a couple of men to other agencies and was told the reason they chose someone else was because of their training programs. We had just as good a program, but it had not been properly displayed.

In addition, we had a breakdown

of the income potential showing approximately what a man could earn under our company financing plan during his first three years and then projecting his commissions—both first-year and renewals—throughout the balance of his career, and then of course the income at retirement.

I don't think I've ever done anything in my management career that received quite the reception of these career manuals. Almost every man who took one home told us that this

had given him a very complete picture of what the life insurance business was like and what was expected of him.

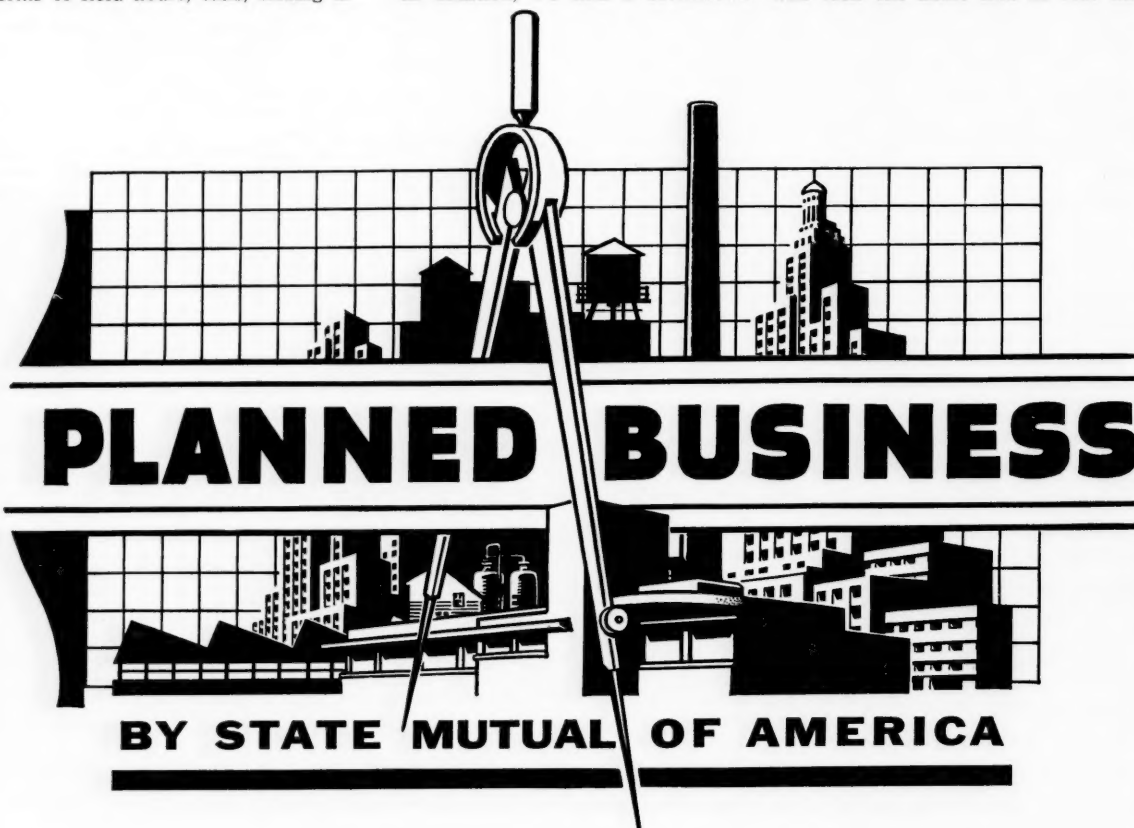
The second thing we did in the recruiting area was to cut down considerably the number of so-called selection interviews. My first interview normally lasted about 30 minutes, during which time I gave the man a quick picture of what our business was like and tried to determine by the usual questions whether or not I thought he would fit into the agency.

Uses Pre-Contract Training

Then came the aptitude test, and if the results were satisfactory, I suggested that he take one of our career manuals and call me in a week or so to see if we should go any further. Assuming that we were both favorably disposed toward each other after he had reviewed the career manual, I explained to him that we did our actual selection—and suggested that he do the same—in our pre-contract training program.

We had no other long-dragged-out interviews with him, but immediately put him into pre-contract training and we usually knew within a couple of classes whether or not we had a man. If we eliminated him after a couple of classes, we hadn't spent any more time with him than if we had had the usual number of selection and career presentation interviews.

On the other hand, if we found that he fitted our picture, we were that



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sonnel areas within each prospect-company—owners, employees, and key people. For each of these three groups, it points up the necessity for—and identifies situations which require—sound *advanced planning and planning guarantees*.

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Planned Business is another contribution—a major one we believe—toward maintaining excellence in the marketing of State Mutual products to a growing number of business clients throughout the country.



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much further advanced in the pre-contract training. We had a pretty high termination rate in the early stages of pre-contract training, but that's where we wanted it.

I think we found out more about him in a couple of these training classes than we would have by both of us putting our best foot forward in a selection interview. At least we found out one of the things that we are most interested in, and that is, would he work enough?

In the area of training we had three strong convictions. First is that you must separate the development of skills from the acquisition of knowledge, or the training in skills is likely to become subordinated to the knowledge and education. Accordingly, we had regularly scheduled skill clinics in which the agent did nothing but drill and rehearse sales talks, telephone techniques, etc.

'Spoon-Feeding' Helps

Our other clinics involving education and knowledge were separate and apart from the skill clinics. Our second objective was to expose a new man to all of the life insurance needs just as fast as we could. Our third objective was to spoon-feed him, as opposed to self-study, for not only would he acquire all of this in less time, but there was more certainty that he would acquire it.

Here are some of the things that we did: As soon as he came under contract, which followed the completion of his pre-contract training, he started a series of clinics, which totaled 38 in all. These were scheduled one each week, and they lasted an hour and a half. With the occasional week that we skipped a clinic because of another meeting, a holiday, etc., he completed the series in his first year.

We started with the retirement and savings sale and went all the way through employee plans. On a number of subjects we spent more than one session. For example, on programing we had four clinics, on business insurance six clinics, four on employee plans, two on estate planning, two on estate and gift taxes, and six on prospecting, personal advertising, clientele building and post-sales service.

We didn't pretend that he was going to be an expert in the advanced fields when he had completed the series of clinics, but at least he was sufficiently well equipped to recognize a situation and to get the preliminary data for a further interview, usually jointly with someone in the agency.

Did His Note-Taking

For all of these clinics we gave him the complete notes of what was discussed so that he had a reference in the future, and this eliminated the necessity of taking notes in the meeting. During these clinics we exposed him to all the sales promotion material that we considered helpful—not only that which was published by our own company but also the material which we picked up from the various publishing houses.

As an outgrowth of these clinics, we had developed an agent's manual. Each man had a personal copy and everything important that he received from us during his initial indoctrination and later training went into this manual.

It had a number of subsections with tabs and we proselyted something from just about every company represented here today. For example, in our prospecting section under orphan policyholders we had a procedure which was developed by a Northwestern Mutual

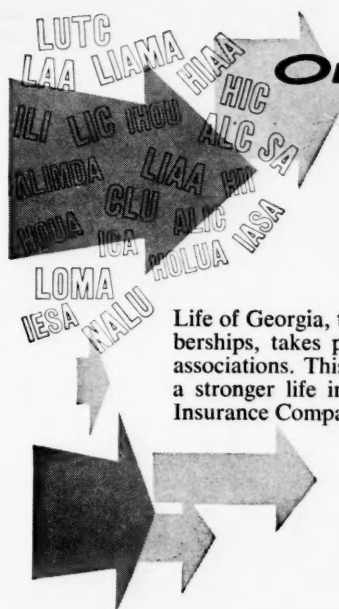
agent and later reproduced in the Diamond Life Bulletins, and that we had adapted to our own use.

In the section on closing we had Lambert Huppeler's [general agent New England Life, New York City] closing ideas, which many of you have heard. Throughout the book we had top techniques which we had picked up from various people and reproduced for the book.

Six Prospecting Subsections

The section on prospecting was broken down into six subsections and in it we reproduced pre-approach letters, telephone and personal approaches, and a number of other transferable techniques. Every month we came across two or three ideas which we thought would be helpful and these were reproduced and passed on to the men for their books.

The idea of having everything in one place and for each agent to have one on his desk was a great time-saver for everyone. Our major subheadings in the agent's manual were the agency training program, plans and objectives, attitude, prospecting and approach, clientele building, tele-



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phone technique, salesmanship and sales ideas, closing, and agency memorandum.

After a man had completed the series of 38 clinics, he was then ready for two more phases. These were run concurrently and were not in conflict with each other. The first of these was what we called the advanced clinic. This was an attempt to keep every man conversant with current developments in the field of advanced underwriting and to broaden his over-all knowledge in that area.

We met every other week and our

material came from a multitude of sources. For instance, we got many good ideas from life insurance plans, estate plans, pay plans, Diamond Life Bulletins, and Estate Planner's Quarterly. We also used the digest of their annual tax forum from Title Insurance & Trust Co.

Haven't Time To Read All

Here again we were spoon-feeding, but we did so under the theory that most agents didn't have time to read all of these things, and even if they did have time, some of them wouldn't

do it. My job, then, was to boil all of this down and give them a capsule every two weeks to keep them up to date on what's going on. We always had one or two things reproduced for every meeting, so there was always something the man could take away with him.

The other phase of his advanced training was the CLU course. We have had our own CLU study group within the agency for the past four years. We start shortly after Jan. 1 of each year and meet every Saturday morning till about the middle of May.

As Many Parts As Students

At the outset we divided the study guide into as many parts as there were students. For example, during the last three years we had five students in each class, and if there were 30 study assignments, each man was responsible for six of them. He read all of the material for his six assignments and prepared an outline, copies of which were given to each man.

From this outline he then led a discussion group for his assignment, and anyone who felt that he was inadequate in an area following the discussion

could then go back and read the assignments on his own.

Our method was not a criticism of university-conducted classes. The reason we did this was for the saving in time. Not only did we cover the material in half as many sessions, but we did it on Saturday morning, which everyone agreed was by far the most convenient time and probably the least productive time from a selling standpoint.

Furthermore, our attendance seemed to be much better, because these men were all in the same group, than if they attended a university-sponsored course.

While I will admit that none of our men read all of the reading assignments under this method, we still didn't consider it a cram course, and as evidence of the success we had nine men during the last four years passed 31 out of 32 exams that they took. This compares with a national passing average of 60%. This year eight men have prepared for 11 exams.

In the area of supervision we developed one idea in the last couple of years which not only reduced the time involved, but I think improved the

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*They're Not Too Old for
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Hospitalization Plan!*

One month after we passed our 100th Birthday, we issued our new NC-23 Senior Hospital and Surgical Expense Policy to three women* older than The Guardian! That's dramatic proof of our "no age limit" policy on this pace-setting plan.

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- ★ Guaranteed Renewable for Life
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It's the policy with many exclusives, few exclusions. Choice of three benefit plans.

For more information, call or write your Guardian Manager for a copy of PUBLICATION 482.

*Names on request

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Hey Harvey!

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are bigger...**

**... at Shenandoah Life
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**G. Frank Clement, C. L. U.
Vice President in Charge of Agencies**

**Shenandoah Life
INSURANCE COMPANY**

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A Mutual Life Insurance Company Owned By and Operated For Its Policyholders

effectiveness several-fold. This was a series of supervisory conferences which we called progress appraisal conferences.

Had Run To Generalities

Until we developed this, my agents' conferences dealt largely in generalities, and I found myself constantly running to a man during the month to check on something that I had forgotten to discuss with him previously.

We had one of these conferences with each man monthly for his first six months, then every three months through his first year and a half, and every six months through the end of his third year. We had a typed agenda for each conference.

In addition to the usual review of his plans book, written and paid business results, and his status under the finance plan, we also did a periodic market analysis and established certain objectives for him for the next period.

Also, we had certain familiarization projects for each period, such as spending a half-hour familiarizing himself with the Diamond Life Statistical Service, with Flitcraft or Unique Manual or the Diamond Life Sales Service or some of our own company material. Then, too, we had a reading assignment for each of these conferences and he took certain books with him to be completed by the next conference.

Before each conference the supervisor scheduled the appointment for us and gave a memo to the agent with a list of those things that he was to bring with him or was to have completed in advance of the conference. None of the conferences lasted over an hour, but because we had a check list in front of us and a regular schedule to follow, I never had the feeling when we had concluded one that I had forgotten anything.

Key Questions In Outlines

There were key questions scattered all through these outlines reminding us to check with the man on what his wife's attitude was toward the business, how he was getting along with his personal finances, and many other things which might be considered minor but frequently opened up a conversation on a potential problem area.

From the reaction of the agents, I know that they were impressed with the thoroughness of our approach to their progress and, of course, the end result was a savings in over-all time and improvement in effectiveness.

Included in these conferences was an outline at the end of each of the first, second, and third year for a man to use in preparing an over-all plan for the following year.

Planned Own Development

In addition to the usual areas of production and income, we stressed that he plan his own personal development, his participation in industry and civic activities, an evaluation of market and sales methods for the coming year, a review of his personal life insurance program and finances.

I don't want to make all of this sound too easy, because we weren't successful in getting every man to follow through in every area, but we were convinced that he did more because we had brought all of it to his attention and made it easier for him to get started on his own plan.

One other service which we considered very valuable to both ourselves and the agents was an agency sales file. We had a large expandable file for each type of sale and the advanced areas such as business insurance were broken down into five different files

—sole proprietor, partnership, close corporation, key-man, and business insurance in general.

In these files we stuffed every worth-while pamphlet, brochure, proposal, etc., that we had ever run across on that particular sale. Many times when an agent came in and described a situation we merely handed him the file and in 10 minutes he was off and running. Some of this material I had accumulated over a period of 10 or 12 years and it was surprising how frequently an old idea could be adapted to a new situation.

Well, you can see from what I have described that we were not trying to be original but just serious about this job of preparedness. One of the things that has always impressed me most about the life insurance business is the free exchange of ideas, and just about everything we did or used in our agency was picked up from someone else.

The key, of course, was to organize it to the point where it was readily available and usable. I spent many hours getting all of this systematized, but in the process I'm convinced that I saved 10 times as many hours for

myself and our agents and we made some progress in developing a smooth running operation.

Equally important to me as the savings in time was the release from pressure and frustration. If you're ambitious, you never reach your real objective, but as you make progress, you're spurred on to complete the job.

Priority Called The Key

I think the whole key though is that these things have to have a priority and you have to set aside some time to work on them. They certainly shouldn't be tackled at the end of a day when you're tired and worn out, for you don't get much accomplished and then the frustration of having an uncompleted job on your hands—whatever the project may be—makes it that much more difficult to start anew on it.

As I look ahead to what I consider important but serious years for the agency system, I continually remind myself that while the problems appear perplexing, the chances of our solving them are greatly improved because we as life insurance men operate in an atmosphere of open cooperation and free exchange of ideas. Open dis-

cussions in meetings such as this one are going to play a most important part in helping us find the solutions to the serious problems that we must work with in the next decade.

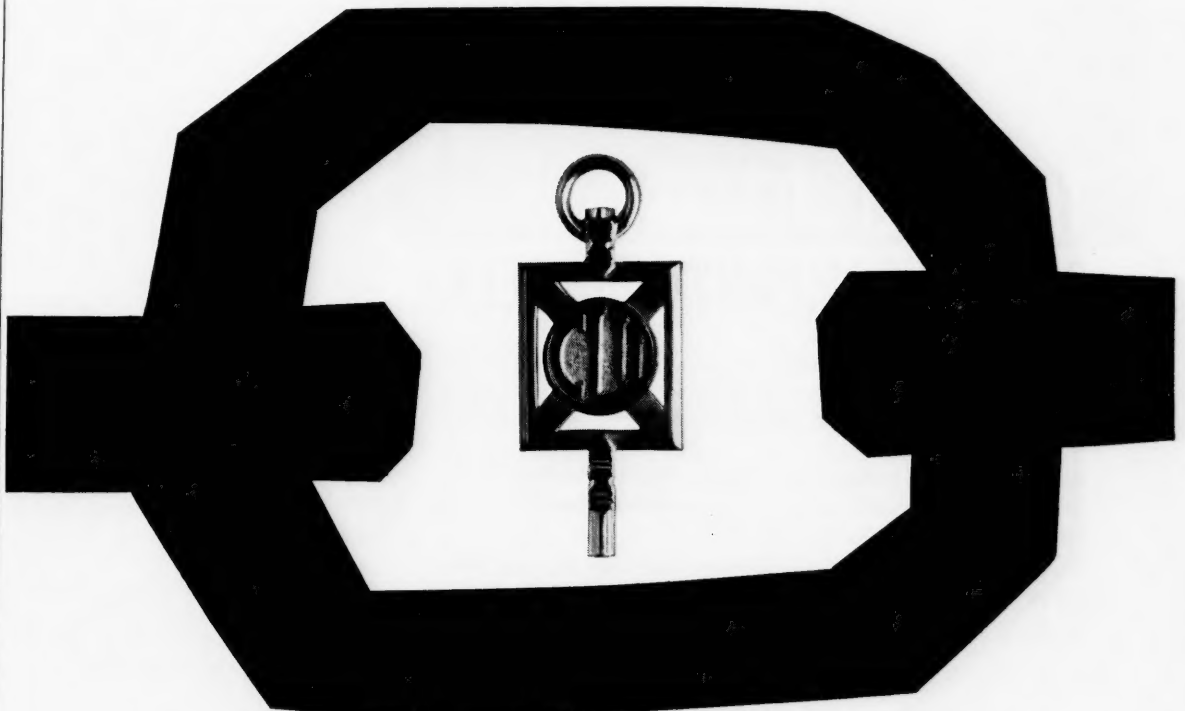
St. Louis Agents Hear Of Government Incursions

Frank R. Thomas, vice-president North American Life of Chicago, spoke to St. Louis Assn. of A&H Underwriters, at a luncheon meeting marking the beginning of the 1960-61 season. Subject of the talk was the encroachment of the federal government into medical care for the aged and the writing of sub-standard A&S risks. W. Stanley Steward, General American Life, presided at the meeting.

Renault Dealers Get Group Life

Renault, Inc., French car marketer in the United States, has arranged non-contributory group life coverage for its dealers up to a \$15,000 maximum. The amount depends on the dealer's age and amount of sales. Marsh & McLennan of New York arranged the coverage with Aetna Life.

"IMPORTANT LINK"



Only after years of specialized study does a man earn the right to wear this coveted key. The key signifies that he is a CHARTERED LIFE UNDERWRITER. It marks him as an "important link" between the industry and the public and has earned him the respect of both.

The Prudential proudly counts 615 of its people among those who have earned this professional designation and 49 who have received the Diploma in Agency Management. Of these, 78 completed the CLU Course in 1960 and 17 completed the Agency Management examinations. Others who passed CLU or Agency Management Parts this year number 420 and 21, respectively.

Prudential is also proud of the 1,276 persons who, this year, brought to 6,914 the number of Prudential Life Course Graduates of the Life Underwriter Training Council Course. Another 1,811 completed one part of the Life Course in 1960. The Company congratulates, too, the 741 Prudentialites who successfully completed the Accident and Sickness Course—there are now 3,590 Prudential graduates of this area of study.

Prudential believes that all of you, graduates and successful candidates—all who have chosen special training and these paths to self-improvement—are "important links" in every sense of the term.



You'll enjoy "THE TWENTIETH CENTURY," Sundays, CBS-TV

THE PRUDENTIAL
INSURANCE COMPANY OF AMERICA

Consulting Actuaries To Meet At Chicago

Conference of Actuaries in Public Practice will hold its annual meeting in Chicago at the Sheraton-Blackstone Hotel Oct. 10-11. Papers to be given the first morning include "The Dilemma of Compulsory Retirement" by Charles W. Anrod, professor of economics, Loyola University, Chicago; "Some Implications of Pension Fund Growth," Roger F. Murray, professor of banking and finance, Columbia University, and "Life Insurance Company

Taxation," Edward G. Hearn, manager tax department Joseph Froggatt & Co., New York City.

That afternoon there will be a forum on "problems of life insurers" conducted by Robert E. Bruce of Harley N. Bruce & Associates, consulting actuaries, Chicago, and Robert H. Taylor of Taylor & Taylor, consulting actuaries, Cedar Rapids, Ia. Among the topics to be considered are use of 1958 CSO Table, credit insurance, medical insurance, small company problems, and the insurance industry and government. At the banquet that eve-

ning Millard G. Roberts, president Parsons College, Fairfield, Ia., will be the speaker.

The second morning, three more papers will be given: "Payment of Reserve as Additional Death Benefit," Maurice H. LeVita, Washington, D.C.; "Problems of Life Estimate Valuations," Walter G. Bowerman, Oradell, N.J., and "Actuaricks—The Mathematics of the Progress of Classes of Changing Individuals in an Irregular and Uncontrolled Environment," Harry M. Sarason, Los Angeles. All of the authors are consulting actuaries.

In the afternoon there will be a forum on problems of pension funds, with Hilary L. Seal of Morss, Seal & Bret, consulting actuaries, New Haven, Conn., as moderator.

Ozark Agents Elect Officers

The officers of Ozark Assn. of Life Underwriters have been elected for the coming year. They are Kenneth Asher, president; Robert E. Cherry, 1st vice-president; William W. Mitchell, 2nd vice-president; William E. Bess, secretary, and Dale Cozad, treasurer.

15,000 Tour National Of Vermont New Home Office

More than 15,000 people toured National Life of Vermont's new home office building during a two-day open house for state residents.

Deane C. Davis, president, greeted visitors as they filed through his office quarters. All of the company's officers were on hand to talk with the guests and to explain the company's various functions.

Guests See Films

In addition to inspecting the work areas of the building, guests also viewed two company-produced sound and color films, "Green Mountain Legacy," the story of Vermonters' contribution to the nation, and a film of the construction of the building.

Security-Conn. Ordinary Up 89%

Security-Connecticut Life's paid ordinary business showed an 89% increase over the first nine months of last year. New premiums increased 91% during the same period. New business in each of the last three months has exceeded any previous month in the company's history.



TAKE FULL MEASURE OF THE COMPANY YOU SEEK

NUMEROUS life insurance companies can boast of particular strong points and advantages. When embarking upon a General Agency career, your future will be happier and more rewarding if the company you select can "measure up" to these qualifications:

Earning Potential Protective Life's General Agents Agreement provides top commissions, overriding commissions, vested renewals, service fees and a liberal expense arrangement.

Competitive Position Protective Life meets competition on all forms of Ordinary Life policies, both Par and Non-Par, and on all types of Group Insurance.

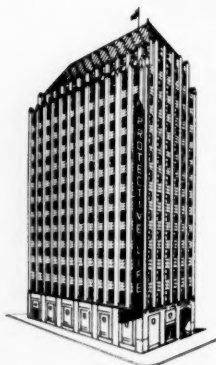
Stability Protective Life has \$114.43 of resources for each \$100.00 of liabilities.

Progressiveness Protective Life has an Audio-Visual Selling Program, Quantity Discount premium system, and writes such "special" coverages as Disability Income and Guaranteed Insurability.

Reputation Protective Life is now in its 53rd year of successful operation, has more than a billion dollars of life insurance in force and carries an "Excellent A-Plus" rating by independent authorities for the ranking of insurance companies.

Opportunity General Agency opportunities unlimited throughout the Southeast for experienced Agents doing well in life insurance business, yet somewhat impatient with prospects for future advancement.

Your inquiry is invited.



PROTECTIVE LIFE Insurance Company

Col. William J. Rushton, President
BIRMINGHAM, ALABAMA



Protection!

Highway warning signs have but one purpose—PROTECTION! Without them, driving would be much too hazardous.

Another danger that claims more than its share of victims is loss of income because of disability by accident or sickness. More and more it appears that modern man cannot survive financially for more than a few weeks without his paycheck. Without that paycheck, acquiring even the bare necessities of life becomes a problem. That's why it is so essential to include Disability Income Insurance in your client's program of protection.

The American Casualty portfolio of Disability Income policies contains a plan for every need and every budget. Included are Overage plans, Guaranteed Renewable, Impaired Risk... plus excellent Salary Continuance programs for groups. Rates are competitive, commissions are attractive and the agent's continued ownership of the business is assured. Mail the coupon now for complete details. No obligation, of course.

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Health Cover Should Pay Bills But Not Debilitate Nation

(CONTINUED FROM PAGE 2)

with it, the business has its detractors, Mr. Faulkner observed. Their objections are that (1) health insurers do not reimburse the entire privately incurred health bill of the nation, (2) insurers do not guarantee the quality or cost of care, and (3) there are some elements of the population that health insurers have not reached adequately and there are some, e.g. senior citizens, that are beyond reach.

Mr. Faulkner termed as misleading such studies as the social security administration analysis of the nation's private outlay for health care in 1957, which concluded that only 25% of such expense was covered by health insurance. The study estimated that in the same year 57% of the amount received by hospitals from patients and 31% of the doctors' fees were derived from health insurance sources.

Such data, he said, does not present an accurate picture because it relates insurance benefits to the total of all private expenditures for medical care. This includes costs so trivial or incurred with such frequency that they

do not warrant coverage—from aspirin to toilet tissue, unneeded and luxury hospital care, dental checkups and the cost of telephone and television sets during hospitalization. The social security administration study further distorts its conclusion by including the costs of all expenses incurred by non-insured individuals, unfairly holding health insurance accountable for expenses of those not insured. Studies which do relate insurance to the health care cost of insured persons indicate that 75 to 94% of all hospital expenses and 62 to 76% of surgical costs are covered.

Want Preventive Care

Decrying that the business makes too little provision for the cost of preventive health care, some critics contend that health insurers should perform a "savings bank or budgeting function for insureds by collecting and conserving funds to pay for preventive procedures." It is the belief of some that the costs of these preventive procedures could be absorbed by the insurer without a substantial increase

in premium, because the preventive program would reduce losses due to ill-health. "I anticipate that we shall see a good deal of experimentation in the future with insured health conservation programs," he predicted.

Mr. Faulkner conceded that health insurance does not guarantee the quality of care. It is better this way, he said, because it guarantees freedom of choice of physician, and freedom of doctors in hospitals from third-party

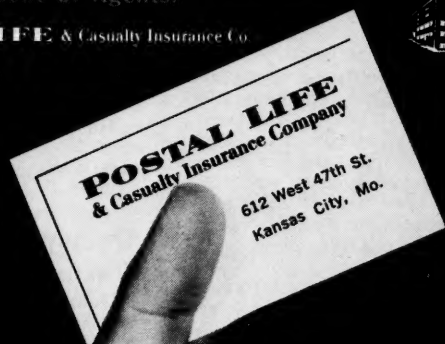
interference, and dictation. Conversely it is notorious that what the government subsidizes it must regulate.

Critics of health insurance always deny any intention of socializing medicine, he noted. They claim they want only to relieve some of the economic burdens of health care costs without establishing any third-party interference. Those who believe these "fanciful disclaimers do not recognize that he who pays the piper calls the tune," he said. Government regulation, being inherently cumbersome and inflexible,

YOU'LL HOLD THE HIGH CARD WITH POSTAL LIFE

Postal Life Insurance Company is a high card that works two ways. **1. For Your Clients.** Postal Life is solid, experienced, exactly the right size. Just as important, Postal Life has a full line of life, accident, sickness, hospitalization. It's a Postal Life policy tailor made to fit everyone. **2. For You.** You receive Postal Life's complete training... the kind of training that means extra, completed sales. Your efforts are rewarded with as fine a contract as you can find. And, your opportunities for growth in the company are unlimited. Find out all the details. Write C. M. Mitchell, Vice President & Superintendent of Agents.

POSTAL LIFE & Casualty Insurance Co.



OUR FLEXIBLE MOULD

What is it? Consideration on the one hand, coupled with an understanding of the individual. Out of our mold come larger men... not identical six-footers with a bone-crushing handshake, but men larger in personal potential and the self-determination to reach it. These men rapidly achieve greater stature in their community and an income which reflects that fact.

Experience has convinced us that you can't isolate the salesman from the man, they must be molded as one. We focus each stage of our development program at building the "man". This means making available the best sales tools and providing careful training, guidance and supervision. Helping a man in all phases of his personal growth develops the successful salesman — a credit both to himself and to Union Mutual.

UNION MUTUAL

America's-8th Oldest Life Insurance Company

Carlton G. Lane, President John R. Carnochan, Executive Vice President
Home Office, Portland, Maine



LIFE / NON-CAN SICKNESS & ACCIDENT / GROUP

can be counted upon to burden those who are regulated, to reduce the time and energy available for providing the care itself, and to supersede professional judgment. "The best guarantee of high quality care lies in adequate education and training of the practitioner, maintenance of high standards of qualification for practice, and placing upon the practitioner the responsibility for adhering to the established ethics of his profession . . . whenever a third party, whether government, organized labor, or an insurer, attempts to regulate the quality of care, the responsibility of and the inherent drive within the professions for superior performance is thwarted, with the patient and all society the ultimate losers."

There is little factual support for the allegation that health insurers have failed to control health care costs and that health insurance is becoming too expensive for most Americans, Mr. Faulkner contended. Americans spend more money on liquor and tobacco than on health care, and the argument that they cannot afford health insurance will have less credence in the future than in the past. In the decade ahead, disposable income will grow from \$330 billion to \$495 billion. The number of families in the \$4,000 per-year bracket is expected to shrink from 37% to 26%, and the over-\$7,500 per-year families will expand from 22% to 38%. "The problem," he explained, "is not one of health insurance priced out of reach of the market, but is, rather, the sales problem of convincing most Americans who do not yet have health insurance that they should place a higher priority of desirability of owning adequate coverage."

Critics make much of the consumer price index which indicates that med-

ical care has risen at a rate faster than nearly every other element in the market basket. The index, however, takes in a short-range consideration of only the last decade, while a better perspective of a 20-year period would show that medical care costs increased actually less than such items as apparel and food, Mr. Faulkner observed. The price index is further misleading because it does not recognize the enormous improvement in the quality of care provided.

A 'Broker In Pillage'

"It is fallacious to assume that government can do it cheaper and better. Government creates no wealth. It can only take from one and give to another, while losing a significant part of the nation's economic life blood in the transfusion," Mr. Faulkner declared. Quoting H. L. Mencken, he said, ". . . the government . . . consists of a gang of men exactly like you and me. They have, taking one for another, no special talent for the business of government. They have only a talent for getting and holding office. Their principal device to that end is to search out groups who pant and pine for something they can't get, and to promise to give it to them. Nine times out of 10 that promise is worth nothing. The 10th time it is made good by looting A to satisfy B. In other words, government is a broker in pillage, and every election is a sort of advance auction sale of stolen goods."

In response to the criticism that health insurance cannot serve some elements of the population, Mr. Faulkner said it is a rare person today who cannot secure health insurance on some basis. For the person with impaired health, the predominant form of health insurance—group—does not require in-

dividual evidence of insurability. It is likely that 65% of the senior citizens who do need and want health insurance, have it today. Barring interference by the government, at the present rate of progress, at least 90% of those 65 and over in 1970 will have protection.

The criticism that health insurance it is not able to reach the indigent is not valid, he said, because the indigent does not buy life insurance, automobiles, nor pay for food, shelter or clothing except to the extent that assistance is available to them through public or private agencies. Insuring the indigent through some compulsory scheme mislabeled "insurance" may mislead the myopic into believing that the benefit is not charity at all. Recipients of social security benefits usually enjoy far more of the benefits than what their personal contributions have entitled them to, and therefore it is still charity.

He termed health insurance as the "economic alter ego" of private medicine, which, far less than any government scheme, achieves substantial payment of cost, without interfering in the physician-patient relationship. In contrast to private enterprise, unnecessary hospitalization and medical attention are the inevitable concomitants of compulsory systems. Countries with socialized medicine have demonstrated when people are taxed to provide a benefit, they will try to enjoy it whether they need it or not. The result is that the overworked and overregulated doctors and hospital personnel cannot provide professional care of a quality that would be acceptable in this country.

Sheltered Monopolies Inefficient

The characteristics of private enterprise insurance mean a constant drive toward improvement as the price the insurer pays to attract and hold patronage. Competition engenders experimentation leading to better benefits and methods. This is the antithesis of the situation that prevails when social health insurance programs are established, "because all sheltered monopolies become inefficient in the course of time. They prevent the evolution of better organizations," he declared.

Mr. Faulkner disputed the logic of further jeopardizing the already overburdened social security structure by additional taxes and of adding to the business man's overhead when he is already being bested in the world market by foreign competitors who are not handicapped by high production costs. He emphasized the eroding effect on the character of the individual by social benefit systems. Deprived of the opportunity and responsibility to make his own choice, the individual becomes increasingly dependent on the state, when to be strong and virile, he must be self-reliant.

"The arbitrary imposition of government-made decisions in the field of

health care," he declared, "flies in the face of the fact that there is no obvious standard for judging how much or how little care is required in each particular case. As medicine advances, it becomes more and more clear that there is no limit to the amount that might profitably be spent in order to do all that is objectively possible. As to the individual, however, medical care may not, and perhaps would not, have priority over his other needs. A very real issue is whether the individual concerned is to have a say about the level of his own health care."

J. H. Reese Resigns As GA, Forms Firm With His Son

PHILADELPHIA—Joseph H. Reese, secretary of American College and head



Joseph H. Reese

of one of Penn Mutual's largest agencies, has resigned as general agent to join with his son, Joseph H. Reese Jr., in establishing a counseling and planning service here for clients.

The senior Reese joined the agency here in 1928 and brought it to a high level of policy size and persistency. He first qualified for the Million Dollar Round Table in 1932, although most of his career has been devoted to developing men. The agency now has 55 active agents and many others in semi-retirement, and a staff of 45. It has \$409 million of insurance on its books.

Mr. Reese has been most active in recent years in connection with the projected new home for CLU activities in Bryn Mawr and before that he had much to do with finding the present headquarters building. He is a member of the American College's executive committee, registration board, management education committee and special committee on financial welfare. He is a past president of American Society of CLU.

The younger Reese joined the agency in 1950 and has built an outstanding record. He is president of the Philadelphia CLU chapter.

Quincy (Ill.) Life Men Discuss Business Insurance

Quincy (Ill.) Assn. of Life Underwriters at the September meeting held a panel on the services life insurance offers to the four forms of business organizations or situations—sole proprietor, partnership, key man and close corporation. Panelists who handled these topics in that order were Richard A. Schnack, Metropolitan; Donald Runkle, Northwestern Mutual; Clifford G. Phillips, Kansas City Life, and William B. Cottrell, Metropolitan. Moderator was Richard A. Hobbs, of North America association vice-president.

Donald B. Thomas, Equitable of Iowa, association president, presented Charles B. Hull of Country Life with a citation for his service as LUTO instructor during last year.

Quaker City Life has declared a 5% stock dividend payable Oct. 14 to stockholders of record Sept. 30, bringing the total dividend for the year to date to 75 cents in cash and 10% in stock.

Family Life of Seattle has reached \$200 million of insurance in force, 24 months after attaining the first million

WANT ADS

Rates—\$22 per inch per insertion—1 inch minimum—sold in units of half-inches. Limit—40 words per inch. Deadline 4 P.M. Friday of week before publication in Chicago office—175 W. Jackson Blvd. Individuals placing ads are requested to make payment in advance.

THE NATIONAL UNDERWRITER—LIFE EDITION

ACTUARY

MODERN WOODMEN OF AMERICA, ROCK ISLAND, ILLINOIS,

has opening for young man, 27-35, who has actuarial background in life business, and has passed at least four actuarial examinations. This position offers a splendid opportunity for the individual looking to the future. Salary commensurate with background and experience.

MODERN WOODMAN has 220 million in assets and 645 millions insurance in force. Located in the heart of the middle west in an area with a population of approximately 250,000—175 miles west of Chicago. Excellent schools, colleges and the proper atmosphere for pleasant family life. Paid vacation, liberal hospitalization and retirement plans are designed for the convenience and security of our staff.

If you are looking for an exceptional opportunity and desire to get out of the large metropolitan areas, send resume to E. Lloyd Angle, Director of Personnel, Modern Woodmen of America, Rock Island, Illinois. Replies will be held confidential.

GROUP ACTUARY

Wanted: a fellow or associate of Society of Actuaries to head group and pension administration and sales for a medium-large, Midwestern life company. Group department is relatively new, but expanding rapidly. Prefer man between ages 35 and 45. Must have had previous group and pension experience. Give immediate reply stating full qualifications. Write Box U-2, National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

BRANCH MANAGER WANTED FOR TORONTO CANADA

Continental Assurance Company offers excellent opportunity for qualified person to head up Toronto office. This branch is developed but management is new position. Individual must have both brokerage and career experience with U.S. Company. Must be under 40. Will be housed in our new Canadian head office. Write particulars to:

H. F. Betts
Continental Assurance Co.
310 S. Michigan Ave.
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CREDIT LIFE OPPORTUNITY

An old established stock company in the credit life field has an opening for an executive experienced in office and field work. Individual to be considered must have minimum experience two years. Minimum travel. Salary commensurate with ability. Hospital and other benefits. Willing to relocate. All replies confidential. Send resume to Box T-86, National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

SALT LAKE CITY

General Agency Opportunity

. . . . for qualified man with supervisory or agency management experience, proven ability to recruit, train and develop top quality life agents large eastern mutual life company will welcome inquiries special interest in men familiar with Inter-Mountain area full resumes and letters detailing life insurance experience will be received in confidence reply to Box NY-40, c/o The National Underwriter Co., 17 John Street, New York 38, N. Y.

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Activity Programs Can't Be Haphazard

The organization and operation of a youth activity program by a fraternal, or any other adult group, for that matter, cannot be a haphazard project, Charles J. Ducey, Knights of Columbus, warned members of the youth

NEW OFFICERS

President—Louis Caron, Catholic Order of Foresters.

1st Vice-president—Ramona Klee, Royal League.

2nd Vice-president—Harriet S. Jeanes, Royal Neighbors.

Secretary-treasurer—Reese Preston, Woodmen of the World, Omaha.

Past president—May B. Beavers, Supreme Forest Woodmen Circle.

counselors section Tuesday morning. The section meeting was presided over by May B. Beaver, Supreme Forest Woodmen Circle.

As Mr. Ducey pointed out, it is unfortunate that a number of otherwise well-meaning groups which have decided that since the boys and girls were available in multitudes, all that is necessary for a youth activity program is to appoint some one in charge of it and then turn the facilities of the organization over to the leader and the children. The result, he said, has been pandemonium, confusion, criticism, irate parents, angry members of sponsoring groups, building damage and, finally, the abolishment of the youth program.

Professionals Needed

Mr. Ducey said that success of such groups depends on having at least one professionally trained youth worker, a professional field staff and a program service operating from the home office. He then went on to describe the Knights of Columbus youth activity program.

Mr. Ducey concluded, "A successful youth activity program cannot be a sideline assigned to someone to supervise just for the sake of saying a society is doing something about youth. It must be a full time project operated under the direction of fully qualified professional leaders providing the necessary assistance and direction to a corps of volunteer workers at the state and local level to the end that we of this generation can turn over the tools to trained young men and women of the future."

Reese Preston, Woodmen of the World, Omaha, said that training youth in the precepts of fraternalism and consideration of other people will make them better husbands, wives, fathers and mothers. It can teach boys good sound conservation principles so that the country's resources can be kept intact for future generations. They will later work for the organization that has helped them as youths, and can become a great asset of the fraternal to which they belong.

National Western Life Files With SEC

National Western Life of Denver has filed a statement with SEC asking registration of 225,000 shares of common stock.

The registration statement includes an additional 519,894 common shares of which 5,462 are to be offered for subscription at \$4.167 per share by 11 stockholders as part of a June 1959 rights offering; 442,563 shares underlie options at \$2.50 per share, which may be resold by the purchasers at the market existing for shares at the time

of exercise; and 71,869 which are now outstanding and may be offered on behalf of the holders.

The company now has outstanding 551,826 shares of common stock, of which 12.377% is owned by management officials and promoters, 8.97% by its advisory board, and 78.653% by public investors and other persons. Doyle H. Baird is chairman and president.

Southwestern Life Has New Policies, Rates And Values

A new program of rates and values for all individual life insurance and annuities has been set by Southwestern Life.

Features of the program include the introduction of the volume discount principle in all plans of insurance, reduced rates on single premium immediate annuities, full death benefit at age under six months on all juvenile policies, lower premiums on accidental death benefit at nearly all ages, and three-year "step back" rates on all annual premium life plans for women.

Two new policies have been adopted, the income protection and the home security, both decreasing term plans.

Two new riders are available, the selective security and the income protection. Both provide death benefits that are entirely separate from the basic plans. The selective security rider provides for a payment in one sum and the income protection rider for payment in installments.

The minimum amount for all Southwestern plans has been changed from \$1,000 to \$2,000 for age 65 and under, with a few exceptions. For insurance plans available at ages over 65, the minimum amount is \$5,000.

Brotherhood Mutual Life of Fort Wayne has been licensed in Pennsylvania.

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The Statue of Liberty is an important symbol to all Americans because it represents the freedom which is the foundation of our way of life. Our Company is proud to use it as its trademark.

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Liberty National Life Insurance Company is providing a large measure of security for many families. Over a quarter of a billion dollars is held by the Company for the protection of policyowners. Perhaps this financial strength is one of the reasons why more and more people each year buy their life insurance from Liberty National.



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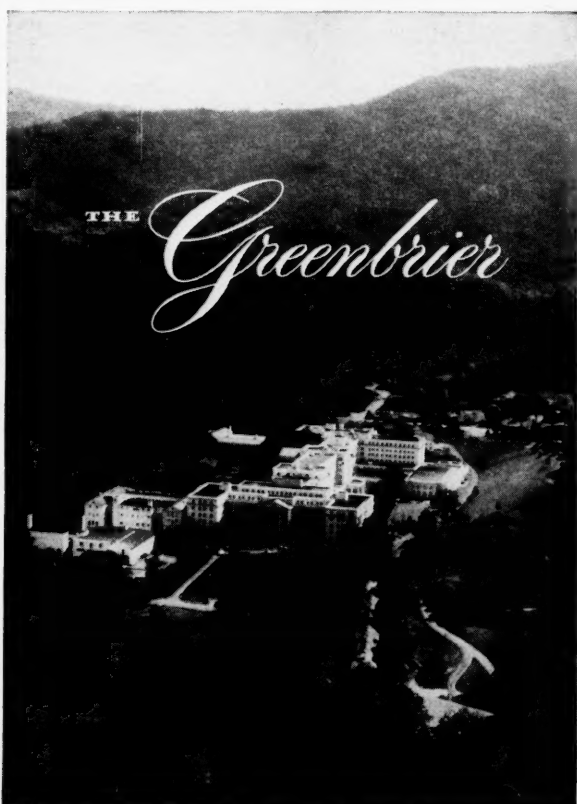
You will find at The Greenbrier the perfect setting for your conference, whether it be for ten or a thousand people. The new, air-conditioned West Wing has an auditorium with a 42-foot stage, new sound and projection machines, splendid banquet arrangements, a theatre with a CinemaScope screen. *Ready soon will be our new 17,000 square foot exhibit hall.* For after-session enjoyment The Greenbrier's recreational facilities are unsurpassed. And our staff of experts not only helps in planning your program, but they also handle the details to carry it through *successfully*.

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FOR INFORMATION write Charles L. Norvell, Dir. of Sale. Also reservation offices: New York, 530 5th Ave., JU 6-4500 Boston, 73 Tremont St., LA 3-4497 • Chicago, 77 W. Washington St., RA 6-0624 • Washington, D. C., Investment Bldg., RE 7-2642 • Glen W. Fawcett: San Francisco, 1029 Russ Building, YU 2-6905 • Seattle, 726 Joseph Vance Building, MU 2-1981 • Dallas, 211 N. Ervay, RI 1-6814 • Los Angeles, 510 West Sixth Street, MA 6-7581.

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PASSPORT TO SECURITY

THE NEXT TIME SOMEONE TELLS YOU that your life insurance policy is "intangible," I urge you to administer an emergency antidote to yourself by calling instantly to mind that this is also true of a lot of other highly desirable pieces of paper. So is the certificate of title to your automobile, the deed to your home, your ticket for travel by train or plane, and your passport.

Your life insurance policy, like all these, is a *certificate of title*: a legal evidence of your right to certain properties, or privileges, or dollars. Your life insurance policy is intangible in precisely the same manner that a savings account passbook is intangible... but it certifies your right to dollars as tangible as dollars always are: dollars of gold, or paper, or silver, gift certificates good in any store in America. Your policy is a ticket for a round trip to the nearest bank, with certified check attached. *Your policy is a passport into a treasure vault, granting you the right to carry out a designated number of dollars, with no questions asked.*

I invite you now to spend a moment with me in fantasy, for the purpose of reminding ourselves of this simple fact—the fact that every life insurance policy is a certificate of title to dollars, and that these life insurance dollars are as tangible as any others. For that purpose, let us picture in our mind's eye an imaginary delivery station for the distribution of life insurance dollars. Look carefully, now, for you must see this clearly and vividly, not only at this moment, but also long afterward in your memory.

Stand with me, then, at the door of the vault. Notice the enormous hundred-ton circular door, with its sparkling complex mechanism of time locks. Notice the runway which is in place while the door stands open during business hours, covered with a runner of deep-piled, wine-red carpet, richly soft under foot. Notice, too, the uniformed guard who smilingly waves us through the door. We cannot fail to remark upon his friendly manner and cheerful smile. Manifestly, here is a happy man, and one who enjoys his work.

We step inside, into an enormous open space half as large as a football field. Suddenly we see the dollars—uncounted thousands of silver dollars in a tumbled gleaming heap, filling half the vault. Look at all those dollars... thousands of them, hundreds of thousands, millions! At the far corner of the room they reach from floor to ceiling. The huge pile of sparkling coins slopes downward as it reaches out toward us, and comes almost to our feet.

Mark it well in your mind's eye: the soft gleaming brilliance of the silver... the thin spray of dollars scattered at your feet just a few steps ahead... beyond that, the mighty heap rising in ever-greater depth until it touches the ceiling from wall to wall, filling the room as though it were so much sand or gravel.

NOW TURN YOUR GAZE back toward the door, and observe the man of mature years who just at this moment is asking to be admitted into the treasure chamber. He shows his passport. Does it resemble a life insurance policy contract? It does indeed, for that is precisely what it is! It is his *financial passport*, entitling him to enter the vault and carry away a designated number of dollars, whether a truckload in one sum, or a smaller supply each month as long as he lives.

Watch him now, as he comes through the door and turns aside, toward a corner of the room we have not yet noticed. You blink. You shake your head almost in disbelief. Yes,

wheelbarrows!... a dozen or more of them stacked together, nestling like spoons. They seem almost new, because they lead a sheltered life. The shiny red paint is still factory-bright except where it is worn away a trifle at the handles. The rubber tires show few signs of wear. There is no hint of rust, no encrustment of mortar or cement. But as you look more carefully, you see what these particular wheelbarrows have to offer as evidence of their usefulness: the steel interiors glow with a soft silvery sheen, the result of the abrasion of countless silver dollars!

Watch that elderly gentleman (you might have called him an old man; instead, were it not for his right to enter this vault each month!) while he reaches for that long-handled scoop shovel which awaits him, stuck deep into the mighty stack of dollars. Watch while he loads the wheelbarrow almost to the top... while he braces himself to lift the handles enough that the feet will clear the floor... while he wheels his wonderful burden through the door and past the guard with a bob of his head and a cheery smile.

LOOK AGAIN, FOR NOW COMES a young woman with her two small children, a girl perhaps five years of age, a boy somewhat younger. The youngsters carry toy buckets and shovels, the kind children play with at the beach. The young mother shows her passport, perhaps smiling to herself as she remembers that she once called it a "policy." They pause to select a wheelbarrow, and then move on into the vault toward the edge of that great heaping pile of silver.

The big wheelbarrow and the heavy shovel seem incongruous beside the woman's slender figure, and it is not without struggle that she shovels silver dollars into the barrow until it is nearly full. Now she grasps the handles, and finds it almost too much to lift. But the youngsters come to her aid, though each now carries a small bucketful of dollars as well. With the boy at her right hand and the girl at her left, she gets the wheelbarrow under way, and we watch them as they leave the vault, staggering a bit under the weight of the load, but smiling a friendly farewell to the sentry as they depart.

A heart-warming sight it is. And it is heart-warming, also, to realize that her passport entitles her to return each month until those youngsters have finished their schooling, or even, perhaps, for the rest of her days.

WELL, THERE IT IS: a fantasy, a word-picture to carry around in your mind, which I hope will stand in your memory to remind you every day of every year that a life insurance policy is a *certificate of title to dollars*, and that life insurance dollars are as tangible as any others... and more so because they rise to greatest value at the very moment the need for dollars is the greatest.

But before we leave, I'd like to remark upon the happiness of that guard at the door of the vault. You noticed, of course, the cheerful greeting he gave to those who passed him while we were watching. Undoubtedly you said to yourself, "What a pleasant task he has—what a wonderful job!" Undoubtedly you remarked to yourself that his sunny disposition and happy countenance are the natural result of his pleasing and satisfying occupation.

But do you know who has an even happier job?

Why, the man who distributes those passports.

You, that's who!

Best wishes,

Lawrence

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